



AIDING THE UMMAH: ANALYSING THE MUSLIM HUMANITARIAN CHARITY SECTOR IN THE UK

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UNITY | INDEPENDENCE | PROSPERITY | STRENGTH

The Ayaan Institute is an independent think tank based in London, UK.

Our vision is to see a Muslim world that is united, independent, strong, prosperous, free of wars and conflict, and capable of resolving its own issues.

Our mission is to stimulate thinking among Muslims to develop and formulate new and creative ideas, and policy proposals for solving the complex problems facing Muslims and their states globally.

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INTRODUCTION



Syrian refugees families who came from Kobani district living in refugees tent in Suruc district, Turkey , Sanliurfa Shutterstock

ANALYSING THE MUSLIM HUMANITARIAN SECTOR IN THE UK

INTRODUCTION

The Ayaan Institute was established in January 2021, with a vision to work toward a Muslim world that is united, independent, strong, prosperous, free of wars and conflict, and capable of resolving their issues. At the heart of this vision is the huge challenge of working towards strengthening Ummah sentiments and solidarity beyond mere rhetoric. That requires an approach embedded in the production of knowledge, understanding, identifying obstacles, and practical measures to deal with problems.

The Muslim world is divided into 53 Muslim-majority nation-states, seemingly powerless, permanently dependent on the West, Russia, or China, and unable to tread independent political and economic paths. Most of these states emerged at the end of empires after the First World War, or at the end of colonial rule. In many Muslim countries, the political, economic, and educational inheritance of colonialism (from lack of development and exploitation), still handicaps these states. There remains economic and educational underdevelopment, political corruption, unjust legal/political systems, and a lack of welfare support for those in need. These factors combine to produce large-scale unemployment and long-term poverty within Muslim countries.

Added to this misery of poor economic progress, there have also been conflicts and wars between Muslim countries (or waged against them by Western countries), especially in the last 20 years. Some of these nation-states, in places like Iraq, Lebanon, Libya, Somalia, Sudan, Syria, and Yemen

have, or are, fracturing into mini states along ethnic, tribal, or sectarian lines. These wars, along with occasional natural disasters and economic underdevelopment, have produced an endless need for welfare provision for large numbers of refugees and the poor in the Muslim world, often met by Muslim charities or international Western aid agencies.

Central to ending poverty and need in the Muslim world must be achieving genuine independence of states, through self-reliance, mutual trade, connectivity, good governance, and aiding persecuted or refugee communities. This must be grounded in an Islamic ethical/spiritual and practical framework. It also requires that those states work in partnership and alliance with each other to end conflicts and deal with poor economic performance.

When it comes to poverty, welfare, and refugees, those Islamic ethical values are rooted in the principles of solidarity and fraternity (Ikhwa) of the believers established at Madinah sometimes known as Mawakhat-e-Madinah, as well as the philosophy of welfare and its injunctions set out in the Qur'an. Indeed, one of the pillars of Islam is the giving of Zakat, mentioned almost always along with establishing Salah in the Quran. Zakat is incorrectly translated and considered as just charity or tax (even by Muslim charities) when it has a different philosophy and meaning. It means a spiritual cleansing leading to both material and spiritual growth and recompense in the afterlife. It is an act of faith and belief.

The structure of the modern world, and its global institutions being divided into states with borders, has produced a mentality in which fellow Muslims and non-Muslims see other people in crisis as a problem and threat to countries, and their indigenous residents. This nation-centric international order often mitigates against Ummah-based solutions. The United Nations refugee agency (UNHCR) and international refugee conventions (from 1951) are based on the primacy of national interests and state laws. Thus, indigenous citizens are treated as having different rights from those seeking refuge or fleeing persecution. Land and wealth are viewed as belonging to a people and country; rather than an Amanah (Trust) from Allah SWT to individuals and groups of people and something to be shared and used to lift others out of need. In the Islamic obligations to the poor and needy, wealth and land are treated as a grant/gift from Allah SWT, not an individual, national, or ethnic property.

In the last 20 years, the number of external and internal wars in the Muslim world has led to a humanitarian crisis that has displaced some thirty-seven million people, mainly Muslims. The Ayaan Institute has described them as "An Ummah of Refugees". Their population is greater than some Muslim-majority states. Displaced Muslims live in squalid refugee camps in various parts of the world, totally dependent on aid. These camps have become a permanent feature of life for their inhabitants. Some of these camps have now existed for decades with second and third-generation children being born within them. They are confined to a life of misery with limited options to improve their lives, and are not free to attain any form of financial independence.

Contrary to media narratives in the West, most Muslim refugees reside in and are

hosted in Muslim or developing countries. Whilst the United Nations assists with funding, there have been financial and political implications for some Muslim countries, which also happen to be the poorest in the world.

The terms 'migrant', 'refugee', and 'asylum seeker' have also become loaded with negativity and stereotypes. At Ayaan, we decided to limit the use of these terms and use alternatives such as mobile, roaming, international or transnational communities instead. This is in part a recognition of the changing world we live in. Global movements of people looking for work, or displaced due to conflict, natural disasters, and climate change are increasing. In the future, more people will be mobile and not emotionally or physically attached to borders. For this report, the terms migrant, refugee, and asylum seeker had to be used. We also use the term refugee generically in this report to include internally displaced people (IDPs).

Ayaan's mission is to further research issues such as transnational communities and humanitarian assistance and attempt to find solutions to issues arising out of the challenges this poses to states. We also aim to stimulate greater understanding and thinking among Muslims to develop and formulate new ideas and policy proposals for solving the complex problems facing Muslims and their states.

Muslim charitable giving is one area where the Islamic sentiments of the Ummah and fraternity have been strong. Charitable fundraising for those in need utilises Ummah and solidarity in campaigns. It is heartening to see that Muslims in the UK involved in humanitarian assistance, are working actively in different parts of the world within the spirit of Ummah.

However, whilst that work is vital, very little research has been done on what that work looks like, its effectiveness, and if it accords with the Islamic concepts of welfare rather than contemporary Western notions of charity. With that in mind, and to highlight the positive work of UK Muslim global humanitarian assistance, we set out to examine the work of the Muslim humanitarian sector in the UK. Whilst this work is confined to Muslim charities in the UK, it is worth noting that there are also significant contributions to humanitarian assistance being made around the world by Muslim communities living in the USA, Canada, Australia, and Europe.

Although this research is not as extensive as we would have liked, due to limitations of information available on the Charity Commission information portal, and in charity annual reports, we believe this report to be a first of its kind from which further analysis can be conducted.

Since the Global War on Terror in 2001, the work of Muslim charities has increased and been under great scrutiny and pressure. Many charities have faced investigations, constant media intrusion, and scrutiny of their work and activities. Yet the UK Muslim community and charity sector have shown great resilience and commitment, to ensure that the religious obligations of the community toward the least well-off and persecuted continue to be fulfilled.

The information in this report shows just how seriously Muslim communities take their religious obligations to help the poor and needy around the world. It is in the divinely ordained rituals and obligations of Islam that we find the greatest expressions of Ummah solidarity. The Islamic faith has provided us with the tools to provide for the welfare needs of the Ummah, whether states and

politicians are working towards those goals or not.

As someone working among this sector, I am regularly engaged with charities about how they can do more and make their work more effective for those in need and the crisis situations in the Ummah. I hope this report will be of some assistance.

I would like to thank Beatrice Bianchi our Research Associate, for the dedication and diligence she has shown in collating and analysing this important data and contributing towards the recommendations for the future. My thanks also to all the Directors at Ayaan for their support with this research and report, and all the important work that Ayaan has been progressing in the last two years.

J. Mohammed

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Beatrice Bianchi

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EXECUTIVE SUMMARY



Dadaab, Somalia: Tent camp where thousands of Somali immigrants – Photo by ikuruan www.depositphotos.com

1. EXECUTIVE SUMMARY

- 1.1 An important part of the Ayaan Institute's mission is to identify practical expressions of Ummah solidarity and examine how they can be further enhanced. Our foundation and framework document "Creating a New Civilisation of Islam" identified several project ideas and solutions for enhancing greater Muslim Ummah solidarity and unity. One of these areas was to strengthen charity and community development work.
- 1.2 It is in Muslim giving and humanitarian work that we find the greatest expression of Ummah sentiments and solidarity. This is not surprising, as the inspiration for that work is to be found directly in the Quranic injunctions regarding Islamic welfare for those in need.
- 1.3 This research report we believe is the first of its kind, in identifying the number of Muslim humanitarian charities, analysing their contribution, and attempting to provide further strategic direction.
- 1.4 Searching through Charity Commission data and examining charity accounts and reports is a difficult, time-consuming task. However, we believe this work was necessary and has provided a useful overview at a time when Muslim donors, media, and the public are asking more questions about the nature and effectiveness of the work of Muslim charities.
- 1.5 Our research was focused on Muslim charities in the UK whose main object was international humanitarian work. We found that as of the year 2020, there were 1026 such charities. The number of humanitarian charities has grown from just two in 1960 to 1026 in 2020. Much of this growth (91%) has occurred in the last 20 years, coinciding with the Global War on Terror and increasing poverty in Muslim countries. This is not surprising given the chaos and destruction caused by wars and conflict in the Muslim world.
- 1.6 These 1026 charities are managed by 4108 trustees, 4509 employees, and 10127 volunteers. Although we were not able to accurately quantify this, it is apparent through name checks and our knowledge, that trustees are primarily male. There may be more females among employees and volunteers, but we were unable to verify this.
- 1.7 From 2017 to 2020 there has been a £192 million or 37% growth in the income of Muslim charities in the humanitarian sector. We estimate that based on a conservative income growth rate of 20% every four years the sector could be raising £4.39bn by 2051.
- 1.8 The combined annual income of these charities for 2020 was £708 million, of which 73% was from general donations. Expenditure for the same period was £611 million, of which 82% was spent on charitable activities. Governance and fundraising together amount to 16% of the total annual spend, or around £96 million. This is in line with averages for similar non-Muslim charities in the sector.
- 1.9 The amount collected and disbursed within the year shows a remarkable level of commitment and energy in a sector managed largely by voluntary effort. This growth occurred during a period when Muslim charities and their work were subject to greater scrutiny by security services and regulatory agencies around the world. This highlights the resilience of the sector in times of adversity.

- 1.10 Despite there being 1026 charities, the top 20 by income accounted for 76% of all income, and the top 10 accounted for 62%. Beyond these 20 charities, there are another 20 charities that have an annual income of between one to six million pounds. Whilst the top 10 charities by income are mostly long-established, there is a younger group of charities that have emerged since the war in Syria which began in 2011, who are doing well.
- 1.11 If we were to include all income from Muslim charities working in the UK, including from some around 2752 mosques/prayer venues, community charities, and all the individuals disbursing Zakat themselves; then we can estimate with some certainty that Muslim giving in the UK would easily exceed a billion pounds a year (£1bn) in 2020. Therefore, in terms of income, employment, and skills development of volunteers, the Muslim charity sector makes a significant contribution to the UK economy and civil society.
- 1.12 If we consider Muslim giving in the USA, Australia, Canada, and other parts of Europe, then it is apparent that Muslims in the West also make a significant material contribution to the Muslim Ummah in need within Muslim-majority states.
- 1.13 Despite Zakat being considered central to Muslim giving, we were not able to quantify the total amount of Zakat donated or spent by Muslim charities. This is due to donors not always specifying the nature of the donation, and insufficient public reporting of Zakat by Muslim charities. We were also not able to quantify the total amount of Gift Aid recovered by charities from HMRC, which forms part of the tax paid by Muslim donors returned as donations to the charity.
- 1.14 If we assume an average of Zakat contributions at 40%, the very high end of what some charities told us, then most Muslim charity income is still not from Zakat. This is contrary to what most Muslims tend to believe.
- 1.15 Between 2019 and 2021, the Muslim humanitarian charity sector carried out around 3171 projects in 90 different countries around the world. These countries are also broadly in line with either the ethnic origins of the Muslim population in the UK, or areas where there is war, conflict, or natural disaster. In total, 2074 projects out of 3171 were carried out in ten countries (65% of the total). These ten countries were Pakistan, Bangladesh, India, Yemen, Syria, Palestine, Somalia, Gaza, Iraq, and Gambia.
- 1.16 There were 809 projects carried out in Pakistan, 529 in Bangladesh, 186 in India, 291 in Arab countries, 138 for Palestinians, and 65 in Somalia. This reflects the ethnic composition of the UK Muslim population and key conflict zones.
- 1.17 The top 11 broad programme categories within which projects fell were food distribution, education, medical aid, water security, orphans, emergency relief, refugees, winterization, development, women, and children. Food distribution accounted for 27% of the 2074 projects. Whilst food aid benefits everyone, there seems to be a lack of projects specifically catering for the needs of women (2.5%), children (1%), and refugees (5%). Given that these three categories are most impacted by wars, conflicts, and displacement, this is somewhat surprising.

- 1.18 Each of these eleven broad category types of activity is further broken down into defined sub-categories in Figures 9-17. The project sub-categories here will be familiar to most donors as they tend to be those around which fundraising campaigns are conducted, such as orphan sponsorship, refugee emergency aid, and widows. These sub-categories are also broad and not specific. However, much of the aid in these categories also tends to be food or basic needs aid.
- 1.19 It is obvious that Muslim charities could be carrying out a more diverse range of projects to meet needs. For example, we are not aware of any projects that provided protective clothing, or other support measures to stop injuries to civilians and children in Syria or Yemen, from firing or bombing. Such projects could have prevented many injuries, permanent disabilities, and loss of life over decades of war. Our sources also inform us that there is a great need for artificial limbs in parts of the Muslim world such as Afghanistan and Libya. Helping to establish local businesses that make and supply artificial limbs is a need that would benefit local economies. There are also many needs of women that are not being fulfilled.
- 1.20 The work of the Muslim humanitarian sector is vital to Muslims around the world, and the need for their work in the foreseeable future is also likely to increase. This is due to further displacement due to global warming, increasing Muslim populations in the Muslim world and the economic failure of Muslim states, leading to mass poverty. The bulk of the world's refugees (including IDP's) in camps, or makeshift settlements, that have existed for decades, are Muslims (in the case of Palestinians they have been stateless

refugees for 75 years). The Muslim world cannot be content with such a dreadful situation, which is a mockery of the very idea of an Ummah.

- 1.21 Ending conflicts and wars through political solutions and preventing the targeting of civilians and war crimes in the Muslim world is a political priority.
- 1.22 For the charity sector, we argue for a more strategic focus and a better practical approach to the notion of Ummah. It would be an approach based on Islamic welfare. This we argue would yield more benefits and impact. Such an approach requires thinking outside the nation-state, international system, and institutional frameworks. It requires us to think and imagine Islamic Ummah as a philosophy, set of ethics, values, and practical civilisational endeavour relevant in any situation.

“Muslim refugees have become trapped by the borders of nation-states and international order”

- 1.23 The Qur'an, Seerah, and Sunnah of the Prophet Muhammad ﷺ provide an approach to Islamic welfare that can operate within or outside of an Islamic state and system. This approach is summed up in the Islamic religious obligations toward the needy.
- 1.24 Zakat, for example, is the right of those in need in the wealth of Muslims who are better off. As we say in this report it is “their right in your hands”. Zakat is a central component of Islamic Welfare in the hands of Muslims. If it is seen just as a charitable donation to the poor, then there would be no objection to non-Muslims collecting and disbursing it. Indeed, that is already happening with the UNHCR, and non-Muslim charities starting to collect and distribute Zakat

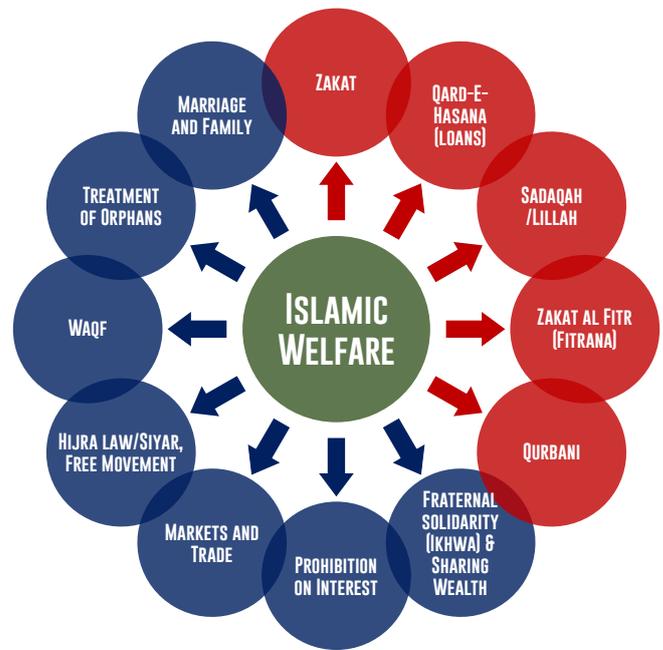
(the UNHCR collected \$154.24m Zakat and Sadaqah from 2017–2022).¹ Zakat is an act of faith and should be collected and disbursed by those of the faith. It must not become just another donation that can be collected and handed out by anyone. There are also other types of religious dues and prescriptions, such as Zakat al Fitr, Sadaqah, Qurbani, and Qard e-Hasana.

1.25 The approach to Islamic welfare was also exemplified by the Prophet Muhammad ﷺ and his successors in the early period of Muslim rule. For example, seeking refuge in other places, and develop fraternal solidarity (Ikhwa) through sharing of wealth and assets, until the dispossessed attained financial independence. This approach also involved establishing markets and opportunities for trade.

1.26 The fraternal bonds of mutual assistance at Medinah between the Muhajireen (migrants) and Ansar (the indigenous residents) are referenced in the Quran.

1.27 Later, in Muslim rule and history, some of these values were embodied in the laws of the Muslim states. For example, Hijra /Siyar law (Siyar is the historic Islamic international law which included rights of refugees and the persecuted, and relations with non-Muslim rulers). Muslims used to have a guaranteed right to move freely to another Muslim area to escape persecution, to trade or receive education, provided no crime had been committed. That right was extended to non-Muslims, a right that many persecuted, including Jewish communities, also benefited from.

1.28 The diagram below identifies the key components of Islamic Welfare.



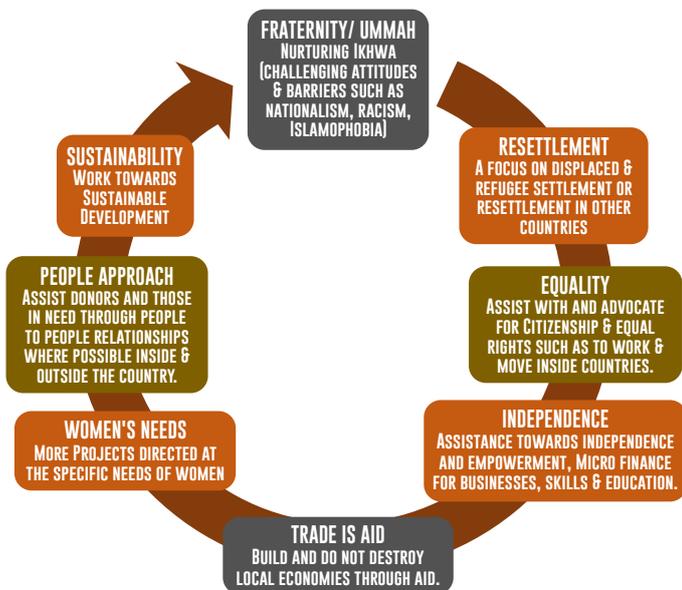
“As for those who had settled in the city and embraced the faith before the arrival of the migrants, they love whoever migrated to them, never having a desire in their hearts for whatever of the gains is given to the migrants. They give migrants preference over themselves even though they may be in need. And whoever is saved from the selfishness of their own souls, it is they who are truly successful”
 Al Quran 59:90



A syrian refugee child in front of his tent in Zaatari refugee camp. Amman, Jordan. Shutterstock

¹ <https://wzwf.org/wzf-release/272-zainulbahar-noor-reject-unhcr-zakat-collection.html#:~:text=First%2C%20the%20United%20Nations%20tself%20is%20not%20a,so%20is%20the%20zakat%20organization%20from%20each%20country>
<https://zakat.unhcr.org/wp-content/uploads/2021/03/UNHCR-Islamic-Philanthropy-2021-Annual-Report.pdf>

1.29 We also recommend an eight-point approach or focus for the work of Muslim charities. We recognise that a few charities may be doing some of this work, however, with many charities in competition with each other for funding, and purely focused on delivery, there is often little time for strategic thinking



1.30 When we examined the objects and activities of charities, we found that few have a human rights object or carry out research, advocacy, and campaigning to advance the interests of their beneficiaries or object (within the bounds of charity law). Additional objects could be added. We recommend that charities attempt to do much more in advocacy to assist in tackling barriers that exacerbate poverty and dependence, such as racism, Islamophobia, and laws that prevent settlement.

1.31 We consider this research report the beginning of a wider discussion within the charity sector and among policymakers about how we can move towards an Islamic Welfare philosophy and approach to working with the needy and poor in the Ummah.

1.32 We recommend that several practical measures are taken to develop these approaches further and we will establish working groups for charities interested in doing so. We also make recommendations for policymakers, Muslim states, and the media in the report.

1.33 The work of Muslim charities have had negative media coverage since 2001. The media and policymakers should promote the positive contributions being made by the Muslim humanitarian charity sector in the UK.

1.34 It should not be sufficient that Ummah, brotherhood, and unity become sentiments only during Ramadan, religious festivals, emergencies and fundraising. They must become practically embedded in the approach and work of Muslim humanitarian charities. It goes without saying that this should be within the confines of UK Charity Commission regulatory guidance.

“ This is the Book! There is no doubt about it—a guide for those mindful of Allah, who believe in the unseen, establish prayer, and donate/give from what We have provided for them, and who believe in what has been revealed to you O Prophet, and what was revealed before you and have sure faith in the Hereafter. It is they who are truly guided by their Lord, and it is they who will be successful ”

Al Quran 2:2-4

FROM CHARITY TO ISLAMIC WELFARE



2. FROM CHARITY TO ISLAMIC WELFARE

Surah al-Ma'un (The Small Kindness)

- “ 1. Have you seen the one who denies the Judgment (to come)?
2. Then such is the (person) who repulses the orphan (with harshness),
3. And encourages not the feeding of the needy.
4. So, woe to the worshippers
5. Who are neglectful of their prayers,
6. Those who (want but) to be seen (of people),
7. But refuse (to supply) (even) acts of small kindness.”
Al Qur'an 107:1-7

AN UMMAH OF REFUGEES

2.1 The demand for humanitarian assistance in the Muslim world is increasing. The failure of Muslim states to develop economies that can feed their growing populations, along with natural disasters and wars, has created a humanitarian crisis that will only become worse in the coming decades. One of the major categories of people requiring emergency assistance are refugees (including Internally displaced people).

2.2 A report by Brown University in the United States, analysing the human costs of war (in September 2020) estimated that some 37 million people have become refugees or displaced since the start of the War on Terror in 2001.²

Those displaced people include: -



- 9.2 million Iraqis
- 7.1 million Syrians
- 5.3 million Afghans
- 4.4 million Yemenis
- 4.2 million Somalis
- 3.7 million Pakistanis
- 1.7 million Filipinos
- 1.2 million Libyans

2.3 Most of these refugees are Muslims. These numbers do not include people displaced because of ethnic cleansing policies such as the Rohingya in Myanmar (1.1 million)³ or stateless Palestinian refugees since 1948 (6.5 million).

2.4 A more accurate cost of war on Muslim life would include conflicts such as those in African Muslim states, caused by French military involvement, or the Indian military occupation of Kashmir. The Brown study is restricted to those displaced only due to the Western-led global War on Terror. As well as the number of refugees, there is no accurate data for the cost of war in terms of those killed or suffering permanent disability and loss due to economic destruction. Wars massively hinder the development of countries by decades. The actual cost of war is horrendous and incalculable.

² <https://www.theguardian.com/commentisfree/2020/sep/18/us-wars-iraq-george-w-bush>

³ <https://www.refugeecouncil.org.au/myanmar-burma/#:~:text=How%20many%20refugees%20have%20come%20from%20Myanmar%3F%20At,it%20the%20fourth largest%20refugee%20population%20in%20the%20world>

- 2.5 The primary response of governments, international humanitarian agencies, and charities to the crisis of refugees has been to provide emergency aid in the form of food, medicines, clothing, and shelter – mainly in refugee camps and settlement areas. In most cases, the refugees are contained in these camps/areas, until some unknown time when they can return home. The Governments of the hosting countries impose many restrictions on them which make it difficult for them to leave or make a normal living for themselves. This situation has prevailed for decades in many parts of the world. Refugee camps have become a permanent feature of today's Muslim Ummah.
- 2.6 The number of Muslim refugees (and IDPs) is now more than the population of some Muslim nation-states. We now have what the Ayaan Institute terms an Ummah of refugees.

“Most refugees around the world are Muslim, We now have an Ummah of Refugees”

- 2.7 The situation of stateless Palestinian refugees since 1948 (denied a return to their homes), shows the failure of the international order. Unable or unwilling to bring an end to the occupation of Palestine, these refugees have become permanently consigned to camp areas dependent on international aid (only Jordan has provided Palestinian refugees with permanent citizenship). There is even a special UN agency set up to provide aid for Palestinian refugees, the United Nations Relief and Works Agency (UNWRA).⁴ There are around 6.5 million Palestinian refugees around the world. Around 3.5 million are the responsibility of UNWRA in Occupied Palestinian Territory, Jordan, Lebanon, and Syria. UNWRA is constantly appealing for funds to look

after Palestinians. No Muslim with an Ummah-based conscience should be satisfied with the condition of Palestinians in camps or run-down settlements, the most dangerous and horrific being Ain al-Hilweh and Bourj al-Barajneh in Lebanon.

- 2.8 No right-thinking Muslim or charity can be content with the situation of Muslim refugees and their conditions around the world. Yet the global Muslim reaction to the refugee crisis appears to be based on similar modes of thinking as Western nation-states. This essentially consists of hosting countries viewing refugees through a nationalist lens as aliens and foreigners who are not part of their country and a problem. This means they are not entitled to citizenship or passports and are prevented from working, often consigned to certain areas or camps. They are prevented from working in the host country for fear of taking the jobs of local people and creating social and racial tensions. Many other restrictions are imposed on them. Refugees are viewed as a problem by whichever country lets them enter their borders.
- 2.9 The main charity response is, therefore, a drip feed of continuous humanitarian aid whilst refugees wither away under miserable conditions. The goal of hosting countries is to return the refugees home as soon as possible. Hosting countries such as Lebanon, can be economically weak and obtain some funding support for temporary housing of refugees via the UN refugee agency (UNHCR) or the European Union. Other countries take smaller numbers of refugees, even though they have often been the source of the instability that led to displacement in the first place.
- 2.10 Countries like Germany, which have taken in a larger number of refugees, do so with one eye on their future economic situation, where a younger labour force is required to replace an aging population. Aid agencies tend to direct

⁴ <https://www.unrwa.org/newsroom/news-releases/unrwa-appeals-us-16-billion-health-education-and-other-basicservice>

support toward refugee camps, whilst refugees outside the camps and settlements tend to be overlooked.

- 2.11 The type of approaches mentioned above are not in the long-term interests of the refugees themselves, nor compatible with an Ummah Islamic welfare approach. Although aid is needed, this approach seems to consign refugees and children born in camps to a lifetime of humanitarian aid and cyclical poverty. It does not offer them any prospect of an independent life, nor the ability to look after their families. Their lack of education and poverty also means they have no real power to even help support the causes of the country they have fled from.
- 2.12 The response to the global displaced population of some 37 million people is also not shared equally between Europe and the rest of the world. We must challenge the myth that Britain and Europe have taken in their fair share of refugees in line with international commitments (except for Germany which has taken in 1.2 million Syrian refugees). Western countries have often been the source of instability and contain the richest economies in the world but take least responsibility for them. Countries like Turkey have co-operated with Europe to keep Syrian refugees within Turkey and Northern Syria, to prevent them from reaching European destinations.
- 2.13 According to the UNHCR, developing countries hosted 85% of the world's refugees, not the most prosperous countries in the world. The least developed countries provided refuge to 27% of the total. Just five countries host 39% of global refugees. Germany is the only European country among the five.⁵
- 2.14 Countries like Pakistan and Iran have hosted millions of Afghan refugees for 44 years. Meanwhile, Turkey has hosted 3.5 million Syrian refugees since the early days of the Syrian conflict in 2011. Bangladesh is also hosting near to a million Rohingya refugees. Lebanon and Jordan both host sizeable Palestinian and Syrian refugees.
- 2.15 At another level the international refugee management system has failed to provide sufficient safe routes for refugees because it is dependent on the policies of the national states themselves.
- 2.16 Those fleeing conflicts and persecution today are faced with stark choices and grim options.
- 1) They can be housed in squalid camps around the world where they can have a miserable existence for decades with future generations raised there.
 - 2) They may be settled in run-down areas of poorer countries, unable to work and fend for themselves, and subject to exploitation. At least in the refugee camps, they will receive some level of food aid.
 - 3) Some refugees may be lucky enough to reach the West or another country, through the limited safe routes available. However, most are left with a third often fatal option. To escape persecution and misery they risk their lives on a boat at sea or through peoples smugglers on land. They knowingly risk their lives to make a better life for themselves and their children.
- 2.17 There are no good options for the world's 30 million plus refugees today. The most prosperous countries take the least responsibility, pleading they cannot bear the economic costs, or the house is full. Yet, when it came to refugees resulting from the war in

⁵ <https://www.refugeecouncil.org.uk/latest/news/unhcr-reports-highest-ever-number-of-forcibly-displaced-people-worldwide/#:~:text=Worldwide%2C%2085%25%20of%20refugees%20are%20hosted%20in%20developing,million%29%2C%20Germany%20%281.1%20million%29%20and%20Sudan%20%281.1%20million%29.>

Ukraine, there is an entirely different attitude and more humane approach, even to resettlement among families.

- 2.18 The approach and conditions described above are unacceptable and not an Islamic approach. None of us would wish to exist in those conditions.

“None of you will believe until you love for your brother what you love for yourself”
Hadith related by Bukhari & Muslim

ISLAM, ZAKAT, AND WELFARE

- 2.19 All too often the Muslim community confuses contemporary Western notions of charity and even the welfare state with Islamic approaches to welfare and giving. The idea of being charitable today is very much related to an individual's generosity as and when they choose to do so, out of their own wealth. There are very few restrictions on how wealth is generated, accumulated, and hoarded in modern capitalist economies, including from interest (excessive amounts of which of push people and nations into debt and poverty).
- 2.20 Western notions of the welfare state are based on the principle of individual contributions into a national pot to be used when people fall on hard times or in need i.e., a right in something one has paid into and a benefit.
- 2.21 The basis of Islamic welfare is that wealth and land are the grants of Allah SWT. Increases and decreases in wealth are determined by Allah SWT but are also related directly to one's efforts, including how wealth is generated and contributions toward Islamic welfare for the needy. Islamic requirements for welfare contributions to the needy are considered a means of both material and spiritual growth individually and as a community, which are guaranteed by Allah SWT.
- “Capitalist growth is based on the invisible hand of the market. Islamic spiritual and economic growth on an invisible hand of God”**
- 2.22 Those specific welfare contributions are defined as Zakat, Sadaqah, Zakat al Fitr, Qurbani, Qard-e-Hasana (the beautiful loan), debt relief, freeing those enslaved, and helping orphans as well as the general approach mentioned in our welfare diagram in chapter one.
- 2.23 Zakat is one of the five pillars of Islam, and on nearly every occasion that the obligatory salah or prayer is mentioned in the Qur'an, Zakat is also mentioned. The material and the spiritual are mentioned in the same verses as twin pillars of the Islamic faith. The one giving will have his wealth purified and be rewarded with both material and spiritual growth. This leads to wealth circulation in the wider community instead of accumulation and hoarding, so there is economic growth in the wider community too.
- “The believers, both men and women, are guardians of one another. They encourage good and forbid evil, establish prayer and pay Zakat, and obey Allah and His Messenger. It is they who will be shown Allah's mercy. Surely Allah is Almighty, All-Wise.”**
Al Quran 9:71
- 2.24 Zakat is a 2.5% contribution out of one's accumulated wealth in a year, over a minimum amount. There is a list of 8 categories of needy who are eligible to receive the Zakat. Zakat is a unique form of giving. It is a proportion of one's wealth that does not belong to you according to Allah. It belongs to the poor and needy i.e., it is their right in your hands. So, when you give, it is not an act of charity or generosity. It is the handing

over of the wealth of the needy due to them, as ordained by Allah SWT. It is their entitlement out of an individual's wealth, whether there is a state or no state responsible to collect it.

2.25 The eight categories of those eligible to receive Zakat are defined in the Quran at 9:60.

- The poor, (low-income, and indigent).
- The needy (those in difficulty).
- Wayfarers, travellers, or those stranded (refugees).
- Those in slavery bondage, captives which is still applicable today.
- Those inclined to Islam, converts, and friends of Muslims.
- The debt-ridden, who need help to recover things lost.
- For the cause of Allah.
- Those employed to collect Zakat.

"Zakat is their right in your hands"

DEVELOPING AN UMMAH APPROACH BASED ON FRATERNITY (IKHWA)

2.26 As well as the commands and guidance in the Quran on Islamic welfare. We have the conduct and guidance of the Prophet Muhammad ﷺ the first four Caliphs of Islam, and the rule of Umar ibn Abd al-Aziz, commonly known as Umar II or the eighth Umayyad Caliph (often called the 5th rightly guided Caliph).

2.27 In the life of the Prophet Muhammad ﷺ we already have the best example. In Mecca, the small group of Muslims were boycotted and starved by the Quraysh. Two delegations were sent to Abyssinia to seek refuge in a place considered to have a just ruler.

2.28 Eventually, the Prophet Muhammad ﷺ and some companions also sought refuge in Medinah due to the threat to their lives, leaving their possessions behind. Only Allah SWT and a spider's web in a cave stood between the end of the divine mission and the Prophet going on to create a movement that would change the world.

2.29 The first thing that our beloved Prophet Muhammad ﷺ did in Medinah was to assign a brother from among the host community of Ansar for each of the Muhajireen (migrants) who had no wealth or means of livelihood. He then asked the Muslims of Medinah (Ansar) to share some of their wealth and assets with them, whilst they traded and developed independent means of livelihood.

2.30 The Muslim Souq or Market was also established for Muslims to trade and earn their livelihood.

2.31 The Prophet Muhammad ﷺ never gave up on returning to his home. Once empowered he eventually returned to Mecca as a ruler of both Mecca and Medinah.

2.32 During the reign of Abu Bakr RA, the first Caliph, a war was waged against those who refused to pay Zakat. The Second Caliph Umar RA established the Islamic welfare system to look after all people in need, even going out secretly at night to monitor if everyone's needs were being met. He started the payment of a basic income to the needy. Once all the Zakat and goods had been exhausted out of the Bait al Maal (Islamic treasury) he would assign another person to be responsible for one who was needy, in line with the Prophetic tradition.

2.33 Over time throughout Islamic history, these earlier precedents were adapted into general laws and policies. For example, the early Hijra (migration) to Abyssinia and Medina was used to develop Hijra and Siyar law (Islamic

international and treaty law). The approach was to accept Muslims and non-Muslims being persecuted or fleeing rule elsewhere into any lands under Muslim rule (unless they had committed crimes elsewhere). They were permitted to live and work like others. The Jewish community being persecuted in Europe was the beneficiary of such policies even in the last century of Ottoman rule. For those not being persecuted there was a general freedom of movement to work, to trade and obtain education throughout Muslim lands.

- 2.34 So, what would an Islamic approach to welfare, refugees, and the needy look like today, and how could Muslim charities help develop such approaches?

1. ISLAMIC FRATERNITY

- 2.35 An approach based on Islamic brotherhood should not treat any Muslim refugee as a foreign or alien person. It should not judge them by their passport or the border within which they once lived, but as brothers and sisters in faith. It should allow them to settle and be able to work and earn their livelihood. Those who fear indigenous people turning against the migrants, or taking jobs away from them, should be convinced of such policies through an Islamic discourse, not pandering to nationalistic anti-refugee narratives. There should not be discrimination against refugees because of their ethnic, national, or cultural origins. This integration of them into a wider Ummah should be considered an act of Sadaqah, as well as a right of brotherhood for which the people and the country will ultimately be rewarded by Allah SWT, in this world and the next. Muslim charities could do much more to promote and campaign against negative nationalistic attitudes, racism, and Islamophobia against migrants and refugees.

2. SETTLEMENT AND RESETTLEMENT

- 2.36 An Ummah-centric assistance strategy towards refugees/migrants would focus on the Prophetic model of helping settlement in a country temporarily or permanently, either in the host country or in other countries around the world. There is no need to restrict such resettlement to Europe. Aid agencies should assist with campaigning and negotiating for and paying for practical resettlement and citizenship for refugees in communities around the world. Muslims should not be content with simply fundraising for aid and delivering it to camps that have become permanent. There should be no obstacles to helping Palestinian refugees resettle in countries around the world. Muslim charities could do much more to develop and assist this approach to refugees. They face many other restrictions.

3. CITIZENSHIP AND EQUAL RIGHTS

- 2.37 Many refugees, despite being hosted in Muslim countries for decades, are not given indigenous citizenship which means they are being denied equal treatment and rights and suffer ongoing discrimination which exacerbates poverty. Charities could advocate for equal treatment.

4. INDEPENDENCE, EMPOWERMENT, EMPLOYMENT, AND BUSINESS

- 2.38 Muslim refugees and those in poverty should be assisted more towards becoming independent. This means that Charities should do more to advocate for and support migrants and refugees to be able to work in countries and be able to establish their businesses. This might mean encouraging states to grant work permits and invest in skills, microfinance, loans, and charity initiatives that promote independence and mobility.

5. WOMEN AND EDUCATION

2.39 Muslim charities need to carry out more projects to meet the specific needs of women and general education as a means of empowering those in poverty out of poverty. Educating women means that their children's education, health, and prospects will also be enhanced.

6. TRADE IS AID

2.40 There is evidence to suggest that a local economy that develops in some areas around humanitarian aid also damages local businesses and economies. This can exacerbate local poverty by driving up prices for basic commodities and curtailing local business growth. It might be better to allow local people to purchase items for their needs themselves. This might mean where possible basic income allowance to be paid to those in need for a period, out of Zakat, or by helping them establish businesses. The UNHCR also pays some Zakat as cash to refugees. However, it may not always be practical in war-torn areas where local businesses have been destroyed and refugees cannot travel to neighbouring countries to buy necessities.

7. PEOPLE-TO-PEOPLE RELATIONSHIPS

2.41 The Islamic approach to fraternity is based on people-to-people relationships and assistance. Muslim charities should not see themselves as just fundraisers and distributors of aid, rather, they should see themselves as facilitators of relationships and direct aid as well. Where Muslim donors want to take direct responsibility for looking after an individual or family, charities could and should facilitate that, where possible. They should also allow donors to visit their projects in different parts of the world where practical.

8. DEVELOPMENT GOALS

2.42 Many countries have plans and goals for the development of their country. The United Nations also has a set of Sustainable Development Goals for different countries. The work of most charities often does not align with those goals as it is usually emergency aid. Even if charities align with some strands within the country's goals, they can make a significant impact, for example in education and healthcare provision.

2.43 Many refugees and Muslims in poverty, including children, have died and will continue to die over many years in these camps and run-down areas in the Muslim world. Some people also try to escape across seas/borders trying to get to somewhere they can work, settle, and make a living. They often use people smugglers. In the process, more lives are lost, and people are exploited including through the trafficking of women and children. The Muslim world consists of 1.8 billion people across 53 Muslim-majority states, and over 400 million Muslims living as minorities around the world. Despite all its resources and the work of charities, the Muslim world cannot even resettle a population of one million among them. This is a sad indictment of the very idea of Muslim Ummah.

“Any ruler who is responsible for the affairs of Muslims, but does not strive sincerely for their well-being will not enter Paradise with them”
Muslim, 1:126

MUSLIM COMMUNITIES IN THE UK



3. MUSLIM COMMUNITIES IN THE UK

- 3.1 Muslims from former British colonies started to arrive in Britain after the Second World War, to meet the demand for labour in the industrial and health sectors (although some migration can be traced back to the early part of the 20th century). Large-scale migration to Britain primarily from the Indian subcontinent, took place from the 1960s onwards. Over the last three decades of the 20th century, Muslims from other parts of the world also started to arrive and settled making Britain their home.
- 3.2 These early arrivals faced hostility, discrimination, and low pay, yet relied on Islamic concepts of brotherhood and mutual assistance to help build each other towards financial stability and independence. This they did through the pooling of resources, Zakat giving, loans (Qard-e-Hasana), and sharing of properties (often looking after newer arrivals until they were able to stand on their own feet).
- 3.3 Those elders also applied the same principles to developing services and institutions they needed in their new environment. They pooled or donated their resources to establish mosques, provision of halal meat, groceries, funeral, and travel services, welfare, and even immigration/settlement advice.
- 3.4 As the Muslim men settled, wives and children also arrived. Despite having to raise their families in the UK and having low incomes, Muslim communities never forgot their religious obligation to help the poor and needy among their own families back home, or others around the world, be it through Zakat, Sadaqah, Qurbani or general donations. These communities went on to establish Muslim charities, as well as mosques, Islamic schools, businesses, and countless projects to meet local needs. In this way, the early Muslim communities managed to create an infrastructure for all their needs and to help others in poverty to move into independence and prosperity.
- 3.5 In doing this, they have also transformed Britain, especially the inner-city areas of major cities. Businesses selling goods and food from all over the world can now be found where once many food products had not been seen in this country. Run-down areas of inner cities have become thriving hubs of business activity. Despite the widespread negativity shown to migrants around the world, much research has shown that people moving around the world to other places, have transformed the host countries and their economies for the better.
- 3.6 Today, the Muslim population of the UK has increased significantly. The British Census 2021, results recorded the Muslim population to be 6.5% of the UK population or 3.9 million people.
- 3.7 The main ethnic/national backgrounds of the UK Muslim community currently are Asian, African, and Arab. These are primarily of Pakistani, Bangladeshi, Somali, Indian, Turkish and Afghan descent (ONS Census 2011). The Census 2021 cross-tabulation between ethnicity and religion has not yet been released so we are unable to provide an ethnic breakdown of Britain's Muslims. However, we know that the Bangladeshi, Pakistani, and Arab communities are mainly Muslim. Within the Pakistani category, there are many Muslims from the Pakistani administered Azad Kashmir region, some of whom have been arguing for a separate ethnic classification for many years.

3.8 As we will see later in this report, the populations of people with origins from these regions and countries also reflect the main countries of operation and projects within the Muslim humanitarian charity sector.

ETHNIC GROUP	2021 (Number)	2021 (Percent of all Ethnic Groups)
Asian Bangladeshi	644,881	1.1
Asian Indian	1,864,318	3.1
Asian Pakistani	1,587,819	2.7
Other Asian	927,783	1.6
Black African	1,488,381	2.5
Other Black	297,778	0.5
Arab	331,844	0.6

Source: Office for National Statistics – Census 2021

3.9 As well as establishing charities, the Muslim community has established some 2752 mosques and venues for prayers (Source: UK Mosque Statistics 2017 by Mehmood Naqshbandi updated 2023 for Ayaan). Almost all of these have been built with Muslim Ummah resources, despite being some of the communities with the highest levels of deprivation in the UK.

3.10 As the community has grown, its reliance on kin and fraternal networks has reduced with greater emphasis on institutional support. In advanced urban and capitalist societies, institutional support for social issues/needs tends to replace people-to-people and human relationship-based frameworks. Whilst this is inevitable and in some respects necessary, it can also erode the capacity for human relations, solutions and responsibility. This process also tends to lead to an accumulation and consolidation of wealth into large

institutions and corporations, draining wealth out of local communities and economies. Muslim communities have also started to adopt these approaches to meeting needs, as seen in discussions on Muslim social problems and marketing of Islamic products.

3.11 Muslim charities have also started to adopt Western notions of charitable giving, ideas about charity delivery, business models, and growth. Whilst the funds collected tend to be from religious dues, Islamic approaches to giving and welfare have not been sufficiently developed. This research and report are partly about stimulating thinking away from the former toward the latter. Islamic approaches to need and welfare are discussed in the chapter "From charity to Islamic welfare".

3.12 Britain has a great tradition of charitable giving and civil society activism. Historically, before the advent of state provision of education and welfare, it was the work of Churches, the Quaker movement, and philanthropists that provided services to meet people's needs, tackling poverty and poor work conditions. It was those involved in such services who were the main advocates for social and political reform in society. The Jewish community in the UK also has a rich tradition and history of self-help and meeting all the welfare needs of its community long before the establishment of a welfare state.

3.13 Therefore, the Muslim commitment to meeting welfare needs and establishing charities is in line with the Islamic faith, but also with British history and tradition. In fact, helping the less fortunate and those in need is very much part of the natural fitrah (instinct) that Allah SWT has placed in the hearts of all human beings. This is precisely why it has been made a fundamental pillar of the Islamic faith.

METHODOLOGY AND LIMITATIONS



Gevgelija, Macedonia - Refugees waiting to register in the refugee camp of Vinogug in Gevgelija (Macedonia) after having crossed the border with Greece at Eidomeni - BalkansCat - Shutterstock

4. METHODOLOGY AND LIMITATIONS

- 4.1 There were 170,383 registered charities in England and Wales in March 2022.⁶ The Charity Commission is the official regulator of charities in England and Wales. Scotland and Northern Ireland have their own Charity Commission. The Charity Commission has a public information portal that includes core data for all 170,383 charities. Searching for Muslim charities within such an extensive dataset of all charities has been a difficult undertaking. The research was carried out between 2021 and 2022.
- 4.2 The purpose of the research was to identify the extent and scale of international humanitarian assistance carried out by Muslim charities. It was further to identify types of activity and examine the extent to which the sector has an Ummah - centred philosophy and approach in practice and consider how charities could work towards that. Finally, we wanted to identify trends and patterns to highlight how charities could be more effective in alleviating poverty and need.
- 4.3 Our research did not examine Northern Ireland and Scottish charity data as when we examined it, we found many of the big international Muslim charities although registered in England, work across the UK and are registered in England and Scotland but present the same financial data. Including them in Scotland would skew the financial data. The other charities in Scotland and Ireland tended to be small and operate in those regions.
- 4.4 Identifying and analysing "Muslim" charities and their work is a difficult task as the main source of data is the Charity Commission information portal, which does not categorise charities by religious or ethnic identity, but rather by their work and objects. Searching through data for international charities and identifying those we considered Muslim was a difficult time-consuming task.
- 4.5 The Charity Commission's public information on the work of charities is not extensive. However, for 2023, the Commission requires much more information from charities which will be publicly available and helpful for future research.
- 4.6 Charities do provide annual reports and accounts of their work which are publicly available. However, the information in such reports varies in detail, and data is not consistent enough to be able to provide meaningful comparisons and analysis. Some charities have detailed annual reports others with little detail.
- 4.7 It is perhaps because it is so difficult and time-consuming, that we are not aware of previous work of this type being conducted.
- 4.8 To identify Muslim charities, we used our own knowledge of the Muslim community and charity sector to analyse the Commission's data. This meant using our knowledge of common Muslim and ethnic-based names for charities and organisations and those known to work in the Muslim world. In addition, we checked the trustee names to identify those charities we would consider primarily Muslim. We should point out that the identification was not based on theology, and it is not the remit of Ayaan to enter a sectarian theological debate about who is and is

⁶ Source: <https://www.statista.com/statistics/283464/number-of-uk-charities-in-england-and-wales/>

- not considered Muslim. Identifying international humanitarian charities required analysis by charity objects and countries of operation. Therefore, the method also identifies those charities involved primarily in humanitarian work at an international level, operating in the Muslim world.
- 4.9 Using this method, we were able to produce a meaningful overview of Muslim charities carrying out humanitarian work and operating from the UK. We have likely missed some charities using this methodology and there may well be some overlap. However, we believe the information will be useful and helpful to the sector, the Muslim community, and beyond.
- 4.10 Data was collected for the years 2017, 2018, 2019, and 2020. We also calculated the income and expenditure of the top 20 charities for 2021. Accounts for 2022 are only just started to be submitted. However, the year of focus for our research was 2020. Charities have different submission dates for their annual accounts. These do not conform to a calendar or fiscal year-end accounting period. Therefore, the year 2020 information is that defined on the Charity Commission website for charities for the public.
- 4.11 It should also be noted that the countries of operation on the Commission website will also not be fully accurate. Many charities define the countries they will operate in at the outset, as a wish list, but charities do not update this information as regularly as they should (to delete countries that charities no longer work in or add others). The list of countries and regions is defined by the Charity Commission.
- 4.12 Some charities that have humanitarian objects will also have several other related but subsidiary objects and therefore they may be carrying out work in the UK and overseas that is not just humanitarian.
- 4.13 The number of charities referred to in this report is not the total number of UK-registered Muslim charities. There are Muslim charities that work purely in the UK, which was not the focus of this research. That includes mosques, madrassahs, schools, community groups, and service-providing charities. The total number of charities referred to, is those with a humanitarian object, which may not all be carrying out aid work, generically referred to as Muslim humanitarian charities.
- 4.14 The figures for Muslim giving to charities in this report should not be considered the total amount that Muslims in the UK give in religious dues. There are still Muslims who choose not to give to charities but collect and give assistance to those in need themselves. This is particularly the case with Zakat, where some poor members of one's own family are eligible to receive a proportion of Zakat. People will give directly to a poor family member, or a few families will pool Zakat to help those with a pressing need.
- 4.15 Not all charities declare the same types of information, so drawing comparisons and making decisive conclusions is difficult. The data for the big charities is more exhaustive than for the small charities. A lack of detail or transparency means some data we had wanted could not be obtained (for example, total Zakat donations, foreign income, Lillah, Sadaqah, Fitrana, and numbers of Qurbani).
- 4.16 We intended to calculate the total of donations of Zakat, however, it has not been possible to calculate Zakat

donated to Muslim charities because of insufficient records of Zakat, either in their public accounts or information. We were also not able to account for the total Gift Aid reclaimed from HMRC.

4.17 It was not possible to calculate the total number of people assisted (beneficiaries) for all charities. Whilst many charities do have breakdowns of numbers in annual reports, others do not. The categories are different across charities and there could be double counting across projects. The information would have been too difficult to produce meaningful analysis. However, it would have been useful to calculate how many orphans and widows had been assisted or how many wells, schools, and facilities were built.

4.18 The work of charities in their last financial year was analysed but not all had submitted their accounts at that time (due to different submission dates). During the Covid-19 pandemic, charities were also given extra time to submit their accounts, giving some charities scope to delay this. Hence our focus is on the year 2020.

4.19 It is also worth noting that some donations to Muslim charities are from international and European grants, so the funding is not entirely from Muslim sources (this appears to be limited). Although agencies like the UNHCR also now collect Zakat from Muslim countries and businesses.

4.20 Despite the difficulties of obtaining accurate and consistent data, the analysis provides a useful overview of the work of Muslim giving and charities in providing assistance to various parts of the Muslim world. We hope in the future, more data will be easily accessible.



Refugee camp for Syrians people in Turkey. Suruc, Turkey – depositphotos.com by radekprocyk



Refugees leaving Hungary – depositphotos.com by radekprocyk



Hundreds of Rohingya people crossing Bangladesh's border – depositphotos.com by mamun11021981@yahoo.com



Aerial shot of syrian refugees camp in Kilis, Turkey – Savas Bozkaya / Shutterstock

OVERVIEW OF THE MUSLIM HUMANITARIAN CHARITY SECTOR



Turkey Aegean- Syrian migrants were trying to flee to Europe because of the civil war. They wanted to take refuge in Greece then to the center of Europe - BeforeSunset/Shutterstock

5. OVERVIEW OF THE MUSLIM HUMANITARIAN CHARITY SECTOR

- 5.1 When we started this research, we expected that we would find some two hundred Muslim charities involved in humanitarian work. However, the total number of charities involved in humanitarian work overseas we found was 1026. Of these 54 were found to have recently registered (Table 2).
- 5.2 The sector is a major source of employment and volunteering for the Muslim community with 4509 employees and 10127 volunteers. There are 4108 trustees among these charities. Beyond this general figure, it was too difficult to establish the ethnic origin or sex of trustees. However, we know from experience in the charity sector that charities are established by circles of family and friends which tend to be based on common ethnic background. We also know that the sector is mostly male at the trustee level.

- 5.4 Figure 1 highlights how this sector of Muslim charities has grown significantly since 1960, reflecting the links between communities in the UK and their countries of origin, as well as natural disasters and wars in the Muslim world. Most of the Muslim charity registrations in this research occurred in the last 20 years, coinciding with the War on Terror in parts of the Muslim world unsurprisingly many charities work in those regions. It is noticeable that from 2020 the number of registrations has dipped significantly again; this also appears to coincide with the reduction of wars in Muslim countries.
- 5.5 The total income of all these charities for 2020 was £708,170,443 (£708.2 million). This is more than previous estimates for sums raised across all Muslim charities. Previous estimates suggest that the annual amount raised is £300m, with £130 million raised just in Ramadan.⁸

CHARITIES	TRUSTEES	EMPLOYEES	VOLUNTEERS	INCOME	EXPENDITURE
1,026	4,108	4,509	10,127	£708,170,443	£610,764,760

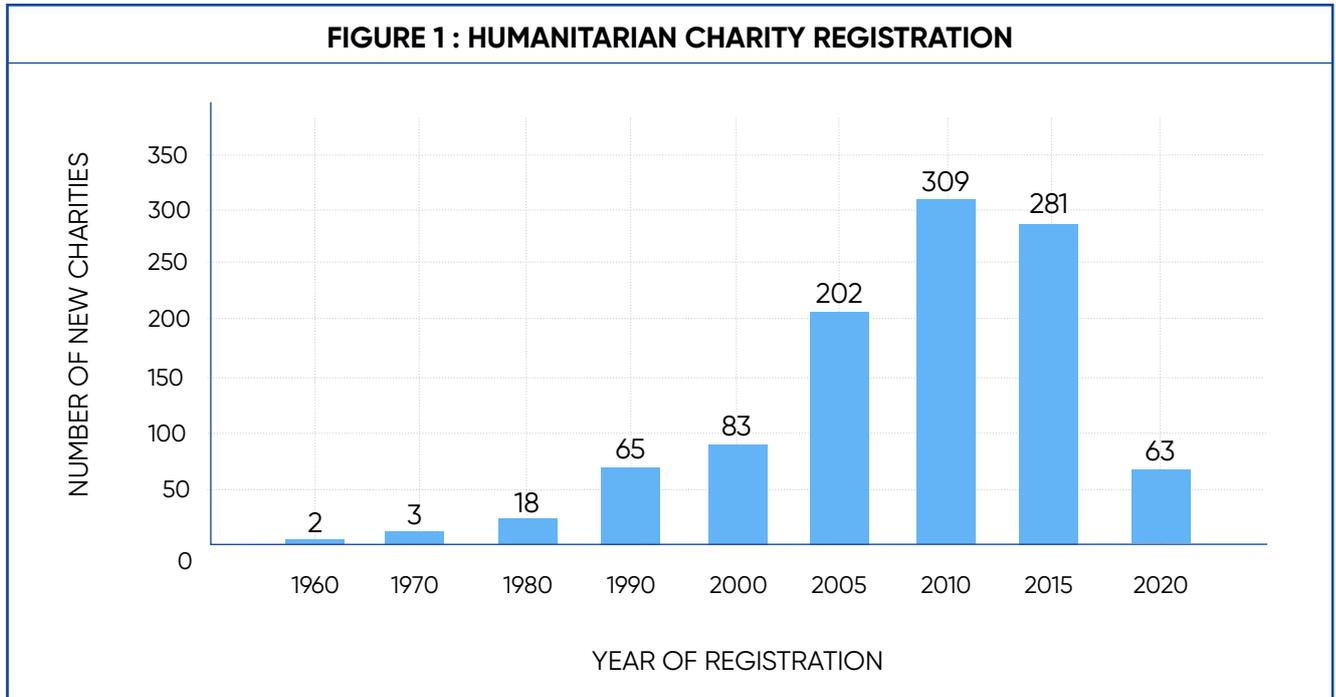
- 5.3 If we add mosques and other UK Muslim community charities to the number of humanitarian charities, it would not be unreasonable to estimate that there are at least three thousand registered Muslim charities in the UK. This is slightly more than the number of charities in the Jewish community, which has been established in the UK for a much longer period and whose population is much smaller.⁷

Since a large proportion of charity funds are raised during Ramadan, the figure of £130 million is likely to be an underestimate.

- 5.6 With around 2752 mosques/prayer venues (source Mehmood Naqshbandi 2023), as well as local community charities engaging in fundraising, and family giving added to the income of humanitarian fundraising; the total amount of annual Muslim giving in the UK is in our estimation likely to easily exceed one billion pounds, (£1bn).

⁷ Source for 2500 Jewish charities: <https://religionmediacentre.org.uk/factsheets/judaism-in-britain/#:~:text=The%20Jewish%20people%20are%20highly%20diverse%20religiously%2C%20culturally%2C,are%20about%202%2C500%20Jewish%20charities%20in%20the%20UK>

⁸ <https://www.gov.uk/government/news/generous-donors-urged-to-give-safely-to-registered-charities-this-ramada>



5.7 It was not possible to establish how much of the charities' total or individual income and expenditure was Zakat. There was a lack of information in most charity annual accounts or annual reports about the amount of Zakat collected and expended. Charity public reporting on Zakat is inadequate, many donors also do not specify if their donation is Zakat. This means that charities can decide to either treat such donations as Zakat or not.

5.8 Based on what several charities had informed us, the percentage of Zakat of total donations collected, varied between 5% to 40%. Even if we assume all charities had 40% of their income as Zakat (£283,268,177), that means most donations collected by charities are not Zakat but other types of donations, such as sadaqah. This is important as it means for some general donations, charities have discretion on what types of projects they can fund.

5.9 Realistically, the figure of 40% of donations collected as Zakat is too high to be used as an average. This means community perceptions that most charity fundraising income is from Zakat

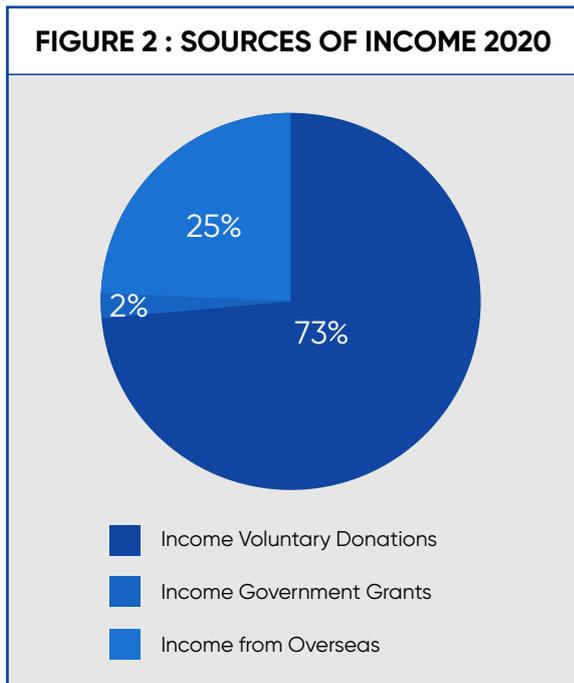
is incorrect. This is likely to be because many individuals give Zakat directly to those in need or permitted categories of family members in need.

5.10 Table 3 highlights that 73% or £516,480,00 of charity income in this sector comes from voluntary donations and members of the public. Government grants appear to be limited as does overseas income. However other sources amount to 25% and are undefined further but significant.

TOTAL INCOME 2020	£708,170,443	Sources of Income as %
Income : Voluntary Donation	£516,480,000	73%
Income : Government Grants (Top 75 Charities)	£13,702,650	2%
Income : From Overseas	£15,587	0%
Other	£177,612,206	25%

5.11 The "Other" sources tend to be from international agencies such as the UN, EU, Islamic Development Bank, or other

charities in Gulf states. These do not fall within government grants, which are limited. The other may also include large donations from private individuals and businesses overseas. Since most charities not monitor overseas donations, this source is also likely to be much larger than that stated in charity reports to the Charity Commission.



5.12 Table 4 highlights the total expenditure for 2020 as £610,764,760. This amounts to a spending ratio of 86% of the income raised in 2020 spent within the year. This is reflective of the nature of emergency donations and the need for aid to be delivered during the year. It also demonstrates the effort being made by Muslim charities to disburse donations linked to religious occasions within the year, such as Zakat al Fitr at the end of Ramadan and Qurbani at the end of Hajj.

5.13 Spending on charitable purposes constitutes 82% of total expenditure within the year, whilst 8% or £49,828,570 is spent on governance, and 8% or £46,431,450 on fundraising (Table 4).

Governance and fundraising together amount to 16% or £96,260,020. The average of 82% is for all the charities we examined. Data for individual charities is available on the Charity Commission website for the public to examine. Spending on governance and fundraising is a necessity for charity these days. Members of the public sometimes have unreasonable expectations about such spending. It is also permissible to spend some Zakat on administration.

TABLE 4 : EXPENDITURE 2020

TOTAL EXPENDITURE 2020	£610,764,740	Type of Spend %
Expenditure : on charitable purposes	£501,258,760	82%
Expenditure : on administration and governance	£49,828,570	8%
Expenditure : on fundraising	£46,431,450	8%
Other	£13,245,980	2%

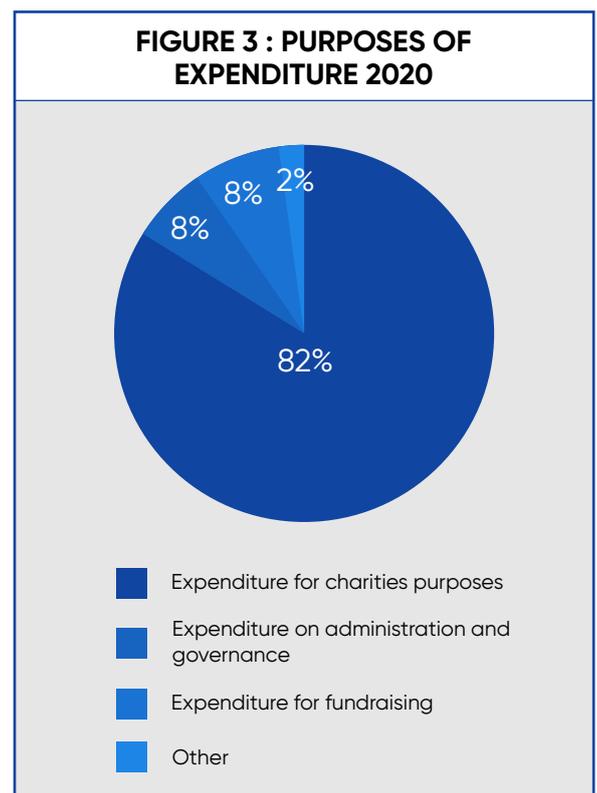
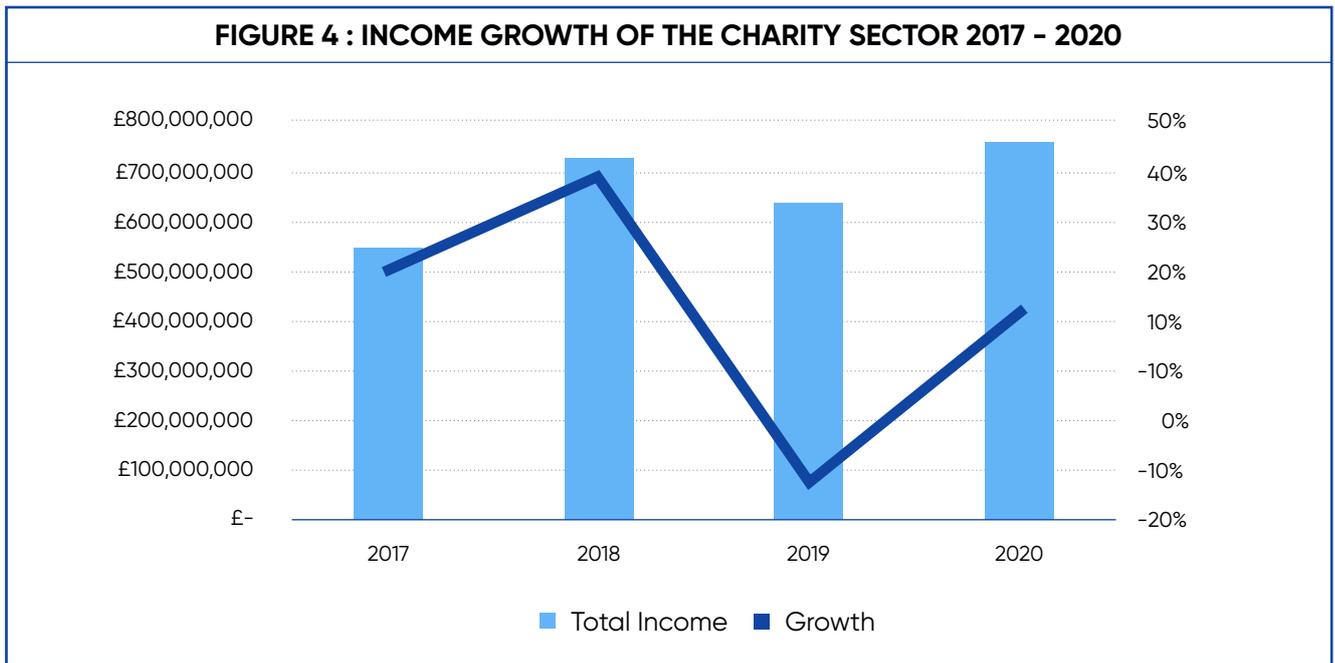


TABLE 5 : INCOME GROWTH OF THE CHARITY SECTOR 2017 - 2021

YEAR	TOTAL INCOME	ANNUAL GROWTH
2017	£516,391,000	23%
2018	£718,657,000	39%
2019	£623,351,000	-13%
2020	£708,170,443	14%
2021 (Top 20 Only)	£595,953,314	n/a



Syrian people in refugee camp in, Suruc, Turkey – Photo by radekprocyk depositphotos.com



Temporary settlement, Turkey - News Cameraman Video Journalist / Shutterstock

THE TOP 10 AND 20 MUSLIM CHARITIES BY INCOME



Afghan refugee girl smile in an Afghan refugee camp in Lahore, Pakistan December 08, 2014.

A M Syed / Shutterstock

6. THE TOP 10 AND 20 MUSLIM CHARITIES BY INCOME

6.1 We selected the top 10 and 20 charities by income for 2020. When the research was carried out, all the data for 2021 accounts had not yet been uploaded on the Charity Commission website. However, it was available at the time of writing this report. We then also examined the income and expenditure of the top 20 charities for the year 2021, highlighted in table 9.

6.2 While there are 1026 charities identified in this research, just 10 of them account for 62% of all income for the year 2020 (£440 million). The remainder of the charities accounted for £268 million of funding. These 10 charities are high-profile and household names to most Muslims.

6.3 We identified the top 20 Muslim charities by income for 2020. These 20, accounted for 76 % of all income of the charities, or £540 million.

6.4 The biggest Muslim charity by far is Islamic Relief Worldwide, with an income in 2020 of £148,990,396 or 21% of the total of all the charities in this research. Its income in 2021 increased to £182,941,236. Islamic Relief is a charity with member branches across Western and Muslim countries. This is reflected in its total income. Its latest annual accounts highlight that in 2020, £90,766,000 of its £148,990,000 income is from member branches outside the UK but declared in the UK accounts. This includes £38,148,000 from the USA and £19, 914,000 from Canada. It is still however the biggest UK Muslim charity.

6.5 For 2021, the income of the top 20 was £582 million, whilst for 2020 the top 20 income was £540 million, an increase of around £42 million. The expenditure for

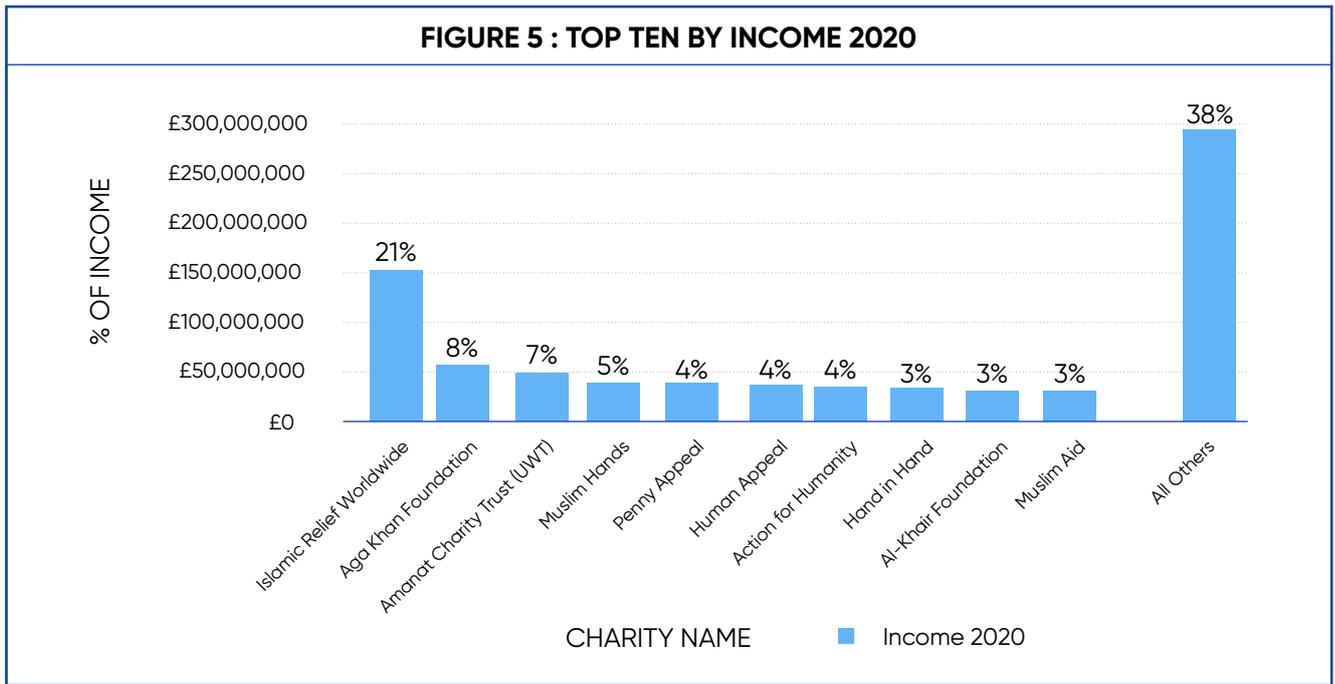
most of the top 20 charities in 2021 shows that it is just short of income, so most charities are spending almost as much as they raise within the year.

6.6 Whilst we name the top 20 charities, there are another 20 others we identified with an annual income of between £1-6 million pounds. Below this, there are many with an income of between £500,000 and £1 million. A large number also have income, often of a few thousand pounds, reflecting a single project or issue they have raised funds for.

6.7 Most of the charities in the top 20 are long-established ones whilst a fair number have emerged since 2011 out of the Syrian civil war. They include Syria Relief, Hand in Hand for Aid and Development, One Nation, and One Ummah.

TABLE 6 : TOP 10 CHARITIES BY INCOME 2020.

CHARITY	INCOME 2020	% OF TOTAL INCOME
Islamic Relief Worldwide	£148,990,396	21%
Aga Khan Foundation	£58,989,000	8%
Amanat Charity Trust (Ummah Welfare Trust)	£46,500,110	7%
Muslim Hands	£32,458,760	5%
Penny Appeal	£31,500,017	4%
Human Appeal	£29,679,055	4%
Action for Humanity (Syria Relief)	£26,681,356	4%
Hand in Hand for Aid and Development	£24,667,319	3%
Al-Khair Foundation	£20,579,377	3%
Muslim Aid	£19,977,571	3%
Total All Others	£268,147,482	38%
Total Top 10	£440,022,961	
TOTAL INCOME 2020	£708,170,443	



Turkish-Syrian Border - Unidentified Syrian refugees, protested at the Syria border June 11, 2011

Thomas Kock /Shutterstock

TABLE 7 : TOP 20 CHARITIES BY INCOME 2020		
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Islamic Relief Worldwide	£148,990,396	21%
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Hand in Hand for Aid and Development	£24,667,319	3%
Al-Khair Foundation	£20,579,377	3%
Muslim Aid	£19,977,571	3%
Al-Ayn Social Care Foundation	£14,615,575	2%
Shauket Khanum Memorial Trust	£12,360,566	2%
The World Federation of Khoja Shia Ithna-Asheri Muslim Communities	£10,539,908	2%
Orphans in Need	£10,380,000	2%
The United Kingdom Islamic Mission	£10,250,000	2%
One Nation	£9,690,306	1%
Human Relief Foundation	£9,499,696	1%
Islamic Help	£8,470,477	1%
Edhi International UK	£7,440,000	1%
Balqees Welfare Foundation	£6,962,442	1%
ALL OTHER CHARITIES	£167,938,512	24%
TOTAL INCOME TOP 20	£540,231,931	
TOTAL INCOME 2020	£708,170,443	



Darayya, Syria - Destroyed city of Darayya after the Syrian Civil War.- hanohiki / Shutterstock



Destroyed Homs center, Syria during Syrian Civil War - Goran Safarek / Shutterstock

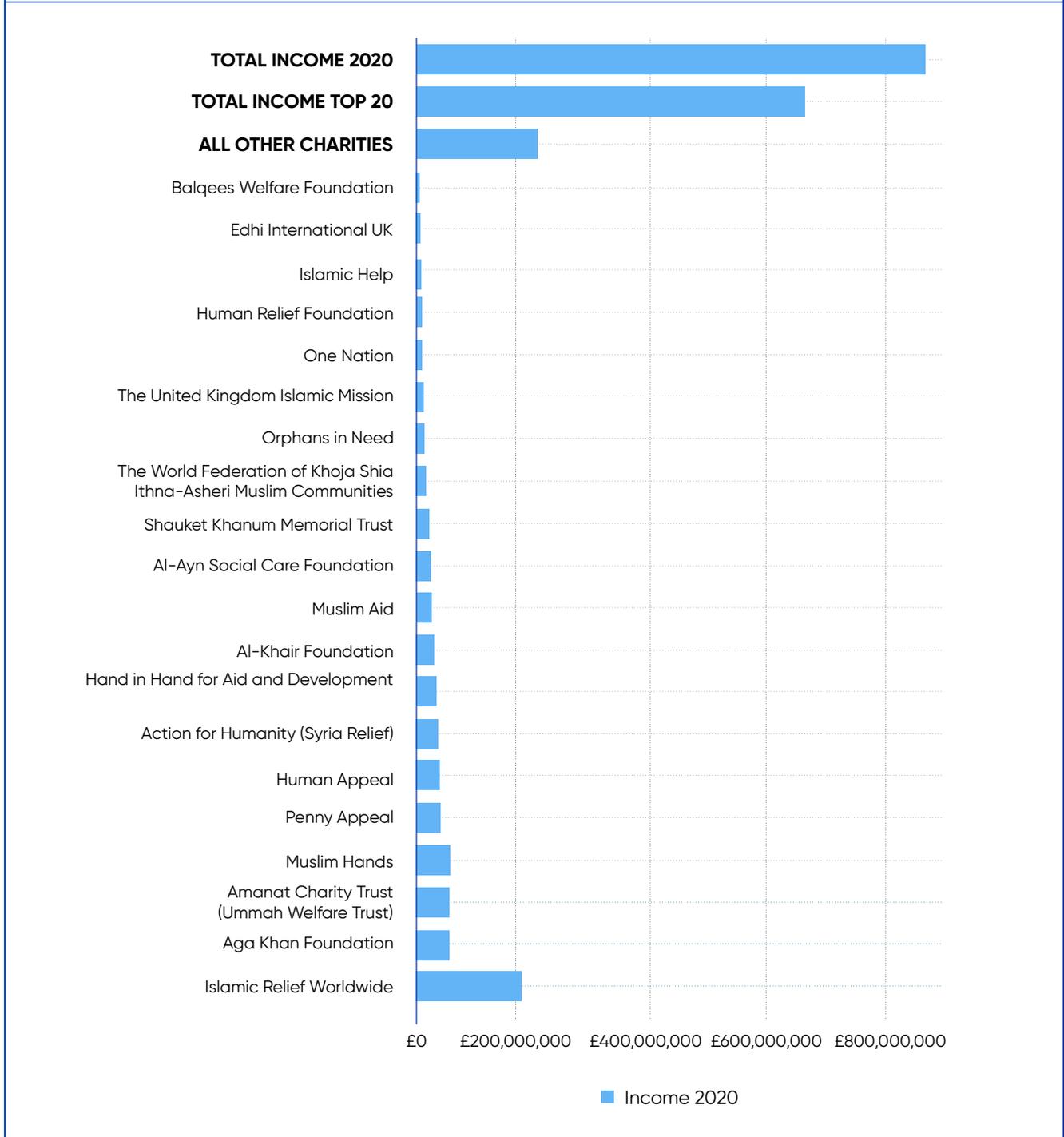


Aerial shot of syrian refugees camp in Kilis, Turkey - Savas



Azez, Syria - Refugee camp for Syrian people in Bursaya hill . In the civil war that began in Syria on 2011 12 million people were displaced. – Photo by ikurucan, depositphotos.com

FIGURE 6 : TOP 20 BY INCOME 2020



Aerial shot of Syrian refugees camp in Kilis, Turkey /shutterstock.com

TABLE 8 : INCOME AND EXPENDITURE TOP 20 CHARITIES IN 2021

Name and Year Established	Income	Expenditure	Fundraising and Governance	% Spend F&G
Islamic Relief Worldwide - 1989	£182,941,236	£173,536,858	£13,841,900	8%
Aga Khan Foundation - 1973	£57,059,000	£54,435,000	£39,000	0%
Amanat Charity Trust (Ummah Welfare Trust) - 1990	£54,630,079	£50,989,228	£751,870	1%
Muslim Hands - 2004	£37,129,142	£33,469,865	£3,366,500	10%
Human Appeal - 2013	£35,518,275	£31,515,355	£9,140,000	29%
Action for Humanity (Syria Relief) -2013	£26,158,070	£24,947,939	£1,539,790	6%
Al-Khair Foundation - 2003	£25,990,000	£25,370,000	£733,680	3%
Hand in Hand for Aid and Development - 2012	£19,545,764	£20,993,186	£105,221	1%
Penny Appeal - 2008	£16,188,549	£17,159,391	£4,265,130	25%
Al-Ayn Social Care Foundation 2015	£15,361,919	£15,365,545	£192,210	1%
One Nation - 2013	£14,119,770	£15,027,087	£418,050	3%
Shauket Khanum Memorial Trust - 1990	£13,924,179	£12,861,344	£1,610,000	13%
The World Federation of Khoja Shia Ithna-Asheri Muslim Communities - 1980	£12,935,227	£10,415,795	£153,920	1%
Orphans in Need - 2011	£12,790,000	£9,870,000	£1,378,310	14%
Islamic Help - 2015	£11,340,000	£9,130,000	£1,150,730	12%
Human Relief Foundation - 2007	£10,220,174	£9,300,308	£1,390,000	15%
One Ummah - 2016	£11,750,000	£10,130,000	£1,520,000	15%
The United Kingdom Islamic Mission - 1980	£8,478,392	£7,726,356	£160,220	2%
Al Mustafa Welfare Trust International - 2006	£7,380,000	£5,154,825	£966,520	19%
TOTAL	£581,977,923	£559,053,619	£44,621,591	8%
2020 - Top 20	£540,231,931			

6.8 Table 8 also lists the amount each charity spent on governance and fundraising and the percentage of total expenditure for the year 2021. Spending on governance plus fundraising are key items of administration costs. This is something regularly questioned by the public. We think a figure up to 15% is average across the charity sector, given the burden of regulatory requirements, and the need to use modern fundraising methods. The percentages can be misleading as they can decrease

depending on the total income. Spending on governance tends to be more even. It is in the amounts spent on fundraising that there are larger variations.

6.9 We thought it might be useful to compare some non-Muslim with Muslim charities on the percentage spent on governance and fundraising out of their total expenditure for 2021. We looked at a few well-known international non-Muslim charities. We found the following percentages were spent on governance and fundraising.

- Christian Aid, 13%
- Catholic Agency for Overseas Development, 13%
- United Jewish Israel Appeal, 20%
- The Central British Fund for World Jewish Relief, 16.3%
- Oxfam, 23%
- Plan International UK, 17%
- Relief International UK, 0%
- Save the Children, 0.4%
- World Vision UK, 21%

6.10 Only four of the top twenty charities in 2021, claim to be 100% donation charities, accounting for £94m out of £582m or 16% of the total. This perhaps indicates the growth in the income of 100% donation charities and public

concerns about charity spending on beneficiaries. In total, out of all charities, there are 18 that claim to be 100% donations or 2% of the total. Most charities that claim to be 100% donation, use Gift Aid or general donation funds towards administration and fundraising costs; whilst 100% of donations for projects go towards the project or the beneficiary. It is worth pointing out that Gift Aid also makes up part of an individual's donation, as it is the tax they have paid, being reimbursed to the Charity by HMRC on behalf of the donor (the donor must be a UK taxpayer). We were unable to

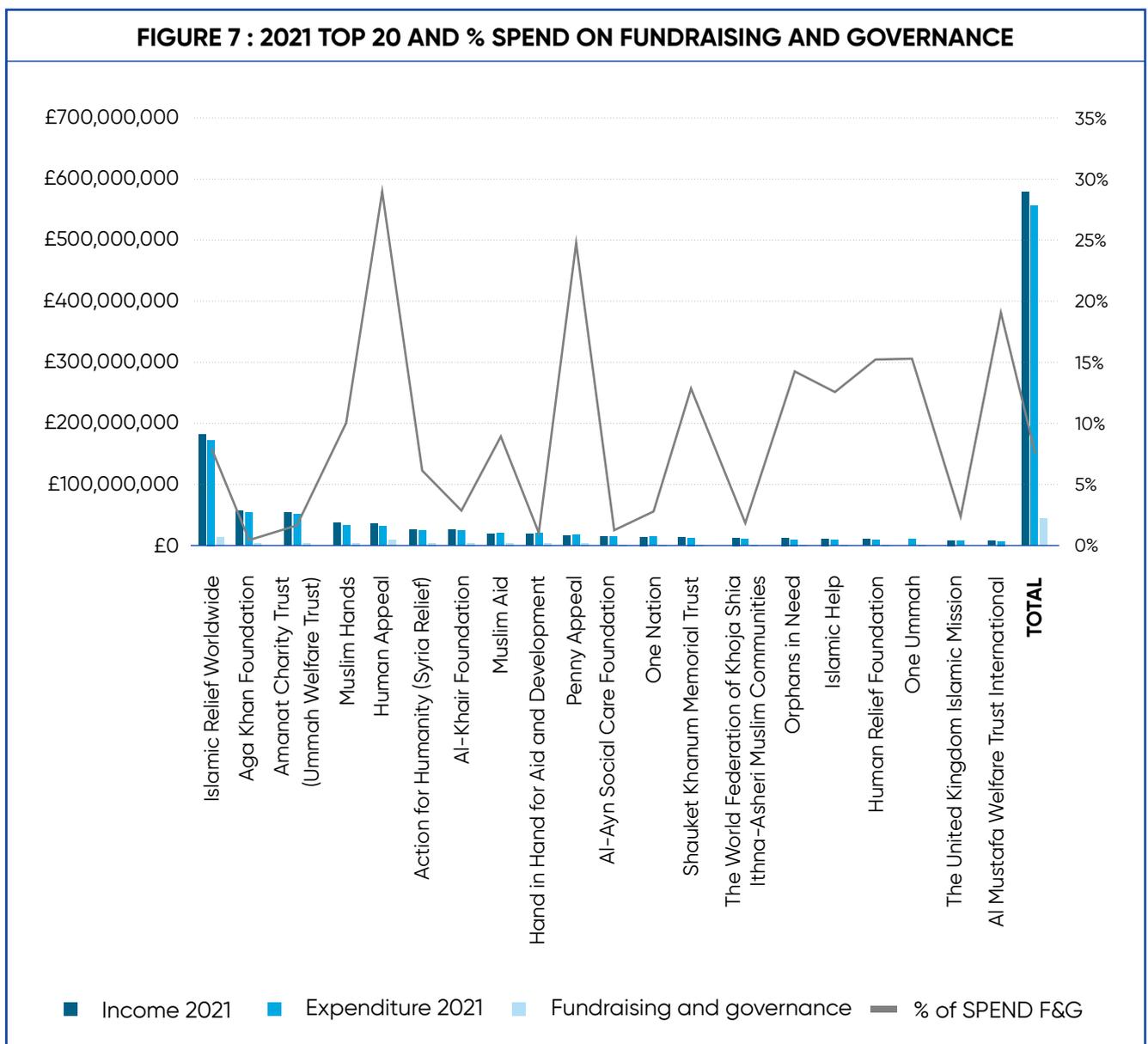


TABLE 9 : CHARITIES STATING 100% DONATION POLICY

CHARITY	
1.	Amanat Charity Trust (Ummah Welfare Trust)
2.	Shauket Khanum Memorial Trust
3.	One Nation
4.	SKT Welfare
5.	One Ummah
6.	Islamic Aid
7.	Kashmir Orphan Relief Fund
8.	Muslim Global Relief
9.	Muslims in Need
10.	Children of Adam
11.	Aid 4 Ummah
12.	African Development Trust
13.	Sight for Life Trust
14.	Refugee Crises Foundation
15.	Community Lighthouse Foundation
16.	Global Helping Hands
17.	Ittefaq Foundation
18.	The Noor Foundation UK

calculate the total Gift Aid recovered by charities in their accounts or from the Charity Commission portal. Each charity should state on its website or public information what they mean by 100% donation, as this can be misleading (table 9).



Suruc, Turkey - Syrian people in refugee camp in Suruc
livephotos -www.istockphoto.com



Turkish Syrian border 2011 Thomas Kuch / Shutterstock



Syrian refugees families who came from Kobani district living in refugees tent in Suruc district, Turkey , Sanliurfa

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OVERVIEW OF COUNTRIES, PROJECTS AND TYPES OF AID



Syrian people in refugee camp in Suruc. Procyk /Shutterstock

7. OVERVIEW OF COUNTRIES, PROJECTS AND TYPES OF AID

- 7.1 Our research analysed the main countries in which humanitarian aid is delivered. We also examined the type of aid within the humanitarian category and projects undertaken. The tables and graphs below present that information.
- 7.2 Charities indicate which regions or countries they operate in, or intend to operate in when registering as a charity. Many indicate a list of countries they wish to work in and may not end up working in some of those countries. This information is meant to be updated regularly to add countries or remove countries where charities no longer operate.
- 7.3 Table 10 highlights the percentage of all the charities that indicated they work in a particular country from a list of names provided by the Charity Commission. We calculated a percentage of the charities that indicated the countries they operate in. In total there were 90 countries/regions where the charities we analysed said they operated. Where a zero percent is indicated, this does not mean charities are not working in those areas. It means some charities have listed the country, but insufficient charities are working there to achieve a percentage figure. For example, there may be only one or two charities that indicated they work in a country out of 1026, which would be 0.1%, so this has been rounded to zero percent. To achieve one percent would require eleven charities to work in that country.
- 7.4 The countries with a high percentage of charities operating in them are Pakistan, Bangladesh, India, and Arab countries. This reflects the ethnic composition of the Muslim population of the UK and those areas where there is either a conflict or a large Muslim refugee population. The UK Somali population has increased in the last decade, and this is reflected in the 4% of charities indicating they operate in Somalia. It is natural for Muslim communities to work in countries of their origins and ancestry. They have contacts, common language, and experience there, which makes it easier to communicate and work in those countries.
- 7.5 However, it is self-evident that the economic development of Muslim countries and an end to wars and conflict will reduce the need for welfare assistance to the Muslim needy in various parts of the Muslim world. This would reduce the need for many specifically humanitarian Muslim charities operating in some countries.
- 7.6 Note that West Bengal on this list is in India and Burundi in Central-East Africa. There does not appear to be a category for the Azad Kashmir region administered by Pakistan, despite a large UK population originating from there.
- 7.7 Between 2019 and 2021 the Muslim humanitarian charity sector carried out around 3171 projects. The top ten countries where projects were carried out are listed in table 11 and Figure 7.

TABLE 10. WHERE CHARITIES OPERATE ACCORDING TO CHARITY COMMISSION LIST

COUNTRY	%	COUNTRY	%	COUNTRY	%
Pakistan	45%	Burundi	1%	Bulgaria	0%
Bangladesh	35%	Mali	1%	Chechnya	0%
India	13%	Senegal	1%	China	0%
Yemen	6%	Burma	1%	Djibouti	0%
Syria	5%	Philippines	0%	East Africa	0%
Palestine	4%	Zambia	0%	Ecuador	0%
Somalia	4%	Egypt	0%	Fiji	0%
Lebanon	3%	Cameroon	0%	Iran	0%
Gambia	3%	Kosovo	1%	Israel	0%
Afghanistan	3%	Mozambique	1%	Jerusalem	0%
Malawi	2%	Niger	0%	Kurdistan	0%
Turkey	2%	Somaliland	0%	Morocco	0%
Tanzania	2%	Eriteria	0%	Romania	0%
Gaza	2%	Ivory Coast	0%	Rwanda	0%
Uganda	2%	Macedonia	0%	Saudi Arabia	0%
Kenya	2%	Madagascar	0%	Serbia	0%
Kashmir	2%	Zimbabwe	1%	South Sudan	0%
UK	2%	Central Africa Republic	2%	Tajikstan	0%
Sri Lanka	2%	Congo	2%	Ukraine	0%
Iraq	2%	Guinea Bissau	1%	Uzbekistan	0%
Ethopia	1%	Malesia	1%	West Bengal	0%
Indonesia	2%	Mauritania	1%		
Sudan	2%	Benin	2%		
Jordan	1%	Cambodia	0%		
Sierra Leone	1%	Chad	0%		
Nigeria	1%	France	0%		
Ghana	2%	Guyana	0%		
Myanmar	2%	Kyrgystan	0%		
Albania	1%	Liberia	0%		
Bosnia	1%	Libya	0%		
Greece	1%	Togo	0%		
Nepal	1%	Yugoslavia	0%		
Africa	1%	Balkans	0%		
South Africa	1%	Brazil	0%		

7.8 These countries are also broadly in line with the numbers from ethnic origins of the Muslim population in the UK, or ongoing conflict zones. In total 2069 projects out of 3171 were carried out in these ten countries (65% of the total projects).

7.9 There seem to be fewer projects in some countries that have had major conflicts or civil strife such as Libya, Sudan, Nigeria, and Mali. Except for the Gambia, there does not seem to be much project activity in African countries. Charities are operating in many African countries and perhaps fewer projects are being delivered across a wider number of African countries, rather than being concentrated in a few.

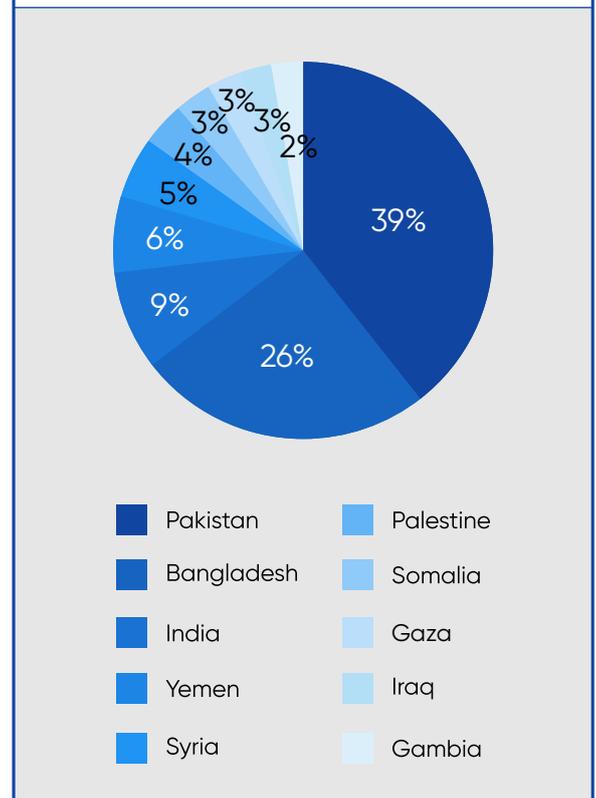
7.10 There were 809 projects carried out in Pakistan, 529 in Bangladesh, 186 in India, 291 in Arab countries, 138 for Palestinians, and 65 in Somalia. This reflects the ethnic composition of the UK Muslim population, and key conflict zones.

7.11 Within Pakistan and Bangladesh there would be a significant number of projects in Azad Kashmir and Sylhet, where many of the Muslims from those countries have roots. However, the categorisation into countries fails to show intra country focus of humanitarian assistance. We know for example from United Nations reports on Sustainable Development indicators for Pakistan; that the Azad Kashmir region is considered one of the most developed regions in Pakistan, and the one with the highest literacy rates among all regions of Pakistan. This is partly due to charitable welfare assistance, but also remittances to families by Kashmiri populations across Europe (referenced in our report "Ummah at the Margins").

TABLE 11. TOP TEN PROJECTS BY COUNTRIES

CHARITY	TOTAL PROJECTS	% OF ALL PROJECTS
Pakistan	809	26%
Bangladesh	529	17%
India	186	6%
Yemen	126	4%
Syria	110	3%
Palestine	77	2%
Somalia	65	2%
Gaza	61	2%
Iraq	55	2%
Gambia	51	2%
TOTAL IN TEN	2069	65%
OTHERS	1102	35%
TOTAL	3171	100%

FIGURE 7 : % OF PROJECTS BY COUNTRY WITHIN TOP 10 (2069)



7.12 We analysed the top ten most popular types of projects, plus the projects dedicated to women. These are in Table 12 and Figure 8. These 11 project types make up 65% of the total type of all projects carried out by the sector. The remaining 35% is divided among all the other types of projects.

7.13 As expected, food distribution constitutes the major type of Muslim charity assistance. This is apparent from the fundraising campaigns we see from most charities. The education projects tend to be a mixture of madrassah and basic education support, rather than formal schooling.

7.14 Within each category the type of assistance is broken down further on in this report in Figures 9–17.

7.15 Many of those in need in refugee camps and conflict zones are women and children. Yet projects specifically targeted at the needs of women appear limited. Whilst all assistance also helps women and children there are specific needs of women that appear not to be addressed. For example, needs around women’s hygiene, pregnancy, child-rearing/support, menopause, general health needs, victims of rape/sexual abuse, and the need for marriage. Perhaps the lack of women trustees and few employees in the sector is part of the reason for the limitation.

7.16 Equally, children’s need for mental and psychological support after being subject to the trauma of war and the loss of parents seems to be lacking.

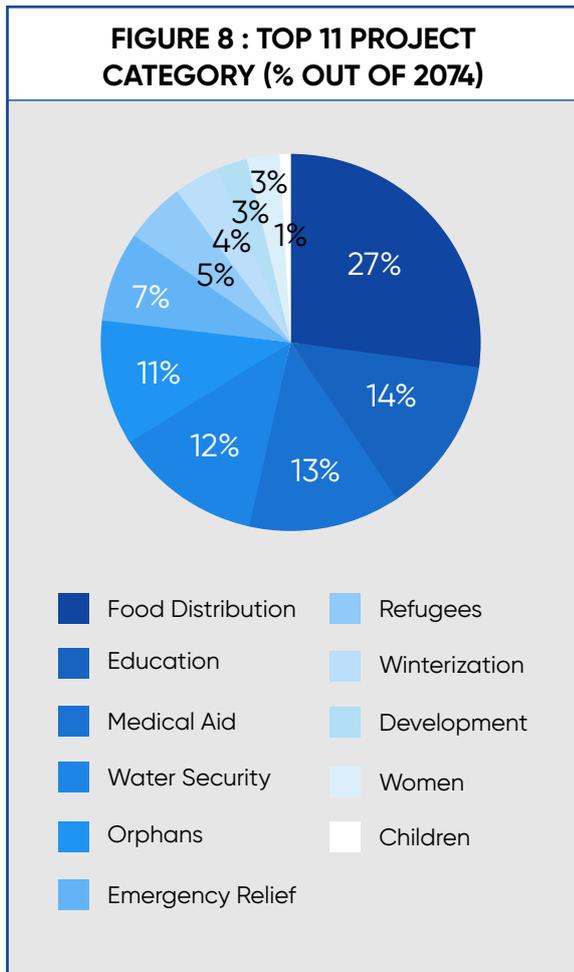
However, there does appear to be a focus on orphans in line with Islamic welfare emphasis on supporting orphans.

7.17 Surprisingly given the number of Muslim refugees in the world, the number of projects specifically for specific refugee needs is fewer. Whilst there is some variety in refugee work, most of it is focused on food distribution in refugee camps.

7.18 Muslim charities naturally focus on those types of projects that have an emotional pull, as this assists their fundraising targets and campaigns. There is also a focus on meeting emergency crises and needs. There does however need to be a much greater focus on a variety of needs, and long-term sustainability, enabling individuals to become independent enough to make their own lives better.

TABLE 12. TOP 11 CATEGORY OF PROJECTS

TYPE OF PROJECT	ACTIVE PROJECTS	% OF THE TOTAL	% OF TOP ELEVEN PROJECTS
Food Distribution	562	18%	27%
Education	280	9%	14%
Medical Aid	272	9%	13%
Water Security	259	8%	12%
Orphans	225	7%	11%
Emergency Relief	155	5%	7%
Refugees	107	3%	5%
Winterization	80	3%	4%
Development	67	2%	3%
Women	52	2%	3%
Children	15	0.3%	1%
TOTAL OF 11	2074	65%	65%
OTHERS	1097	35%	35%
TOTAL ALL	3171	100%	100%



7.19 We have broken down the top ten types of projects further into more detailed activities. These can be found in Figures 9-17.

7.20 Figure 9 shows the breakdown by type of food activity. This is very much around the nature of religious dues around major religious events such as Ramadan and the two Eid's, for example, Zakat, Zakat-al-Fitr, and distribution of Qurbani meat.

7.21 In recent years a debate has started among Muslim scholars as to whether Zakat should be given as food aid or as cash payments to an individual. Some scholars argue it is not permissible for charities to donate food and items instead of cash, however, others argue it is permissible. Some in the aid and economy sector are also of the view

that charities buying aid and handing it out to people simply pushes up prices and destroys local businesses and markets. In some cases of conflict zones there may however be no other option to feed people and supply items of need. However, charities should factor in these considerations when looking at the type of projects they consider funding.

7.22 The breakdown of education activity projects shows a lack of focus on supporting formal school education or focus on literacy and core education. Since many of the countries have poor literacy rates which tend to be worse for girls, a focus on schools and formal education may help the development goals of many countries. Some charities focus specifically on the building of schools and the provision of formal education in Pakistan for example.

7.23 The medical activity breakdown indicates 78% support for medical aid. It is unclear what types of aid this includes.

7.24 Support for orphans is primarily in the form of sponsorship programmes (61%) and general support (35%). In recent years some charities, agencies, and donors have begun to question the effectiveness of sponsorship programmes due to the loss of contact between donors and orphans. Questions have been raised about the number of orphans being claimed and those that are present in a country or region.

7.25 Support for women appears to be primarily for widows and education. It is not clear what this entails, however as

pointed out in 7.15. There is a lack of projects on women’s needs. No country with a developed economy can function and compete without the active participation of women in work and society in the contemporary world.

7.26 Overall, whilst Muslim humanitarian charities carry out a great deal of work that is necessary and effective in emergency and short-term situations, there needs to be more emphasis on a wider set of long-term needs and development. Charities need to regularly review their projects and their effectiveness in meeting needs. More impactful projects may not necessarily be those that have the greatest emotional appeal to the public for fundraising so there is a task of educating donors.

FIGURE 10 : EDUCATION PROJECTS

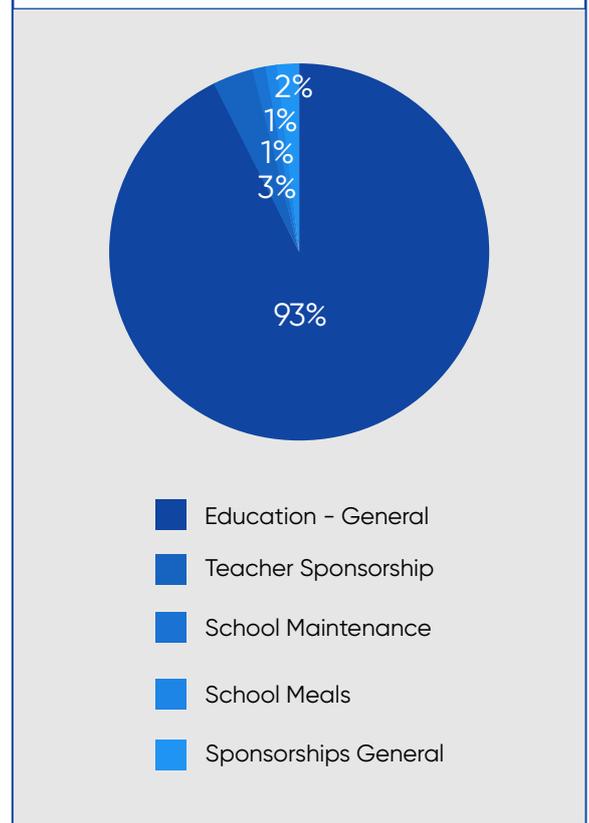


FIGURE 9 : FOOD DISTRIBUTION PROJECTS

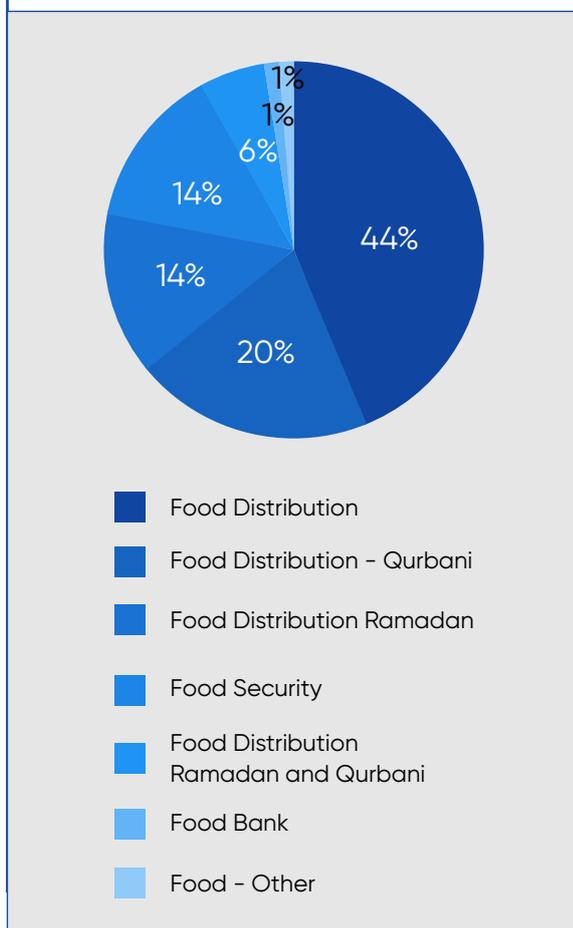
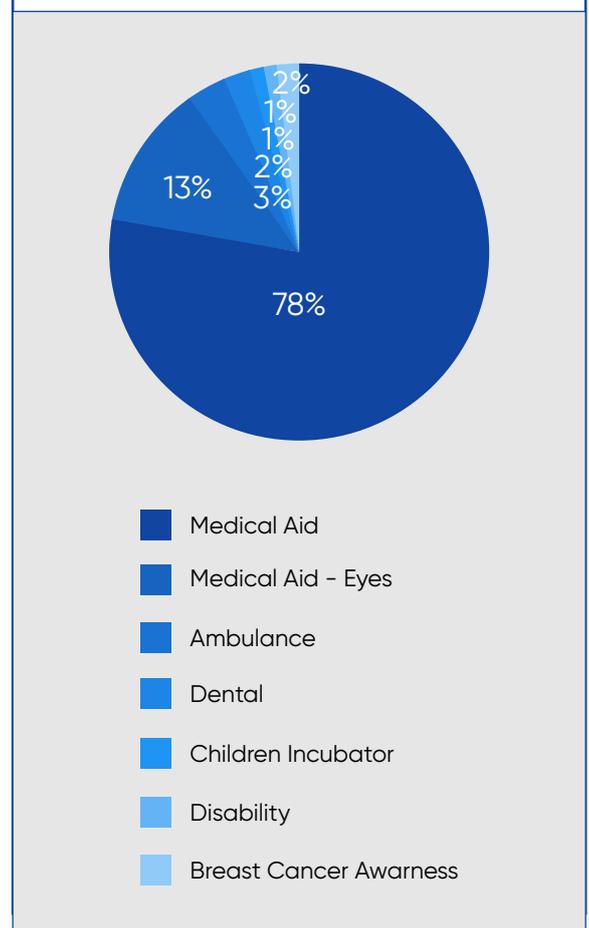


FIGURE 11 : MEDICAL PROJECTS



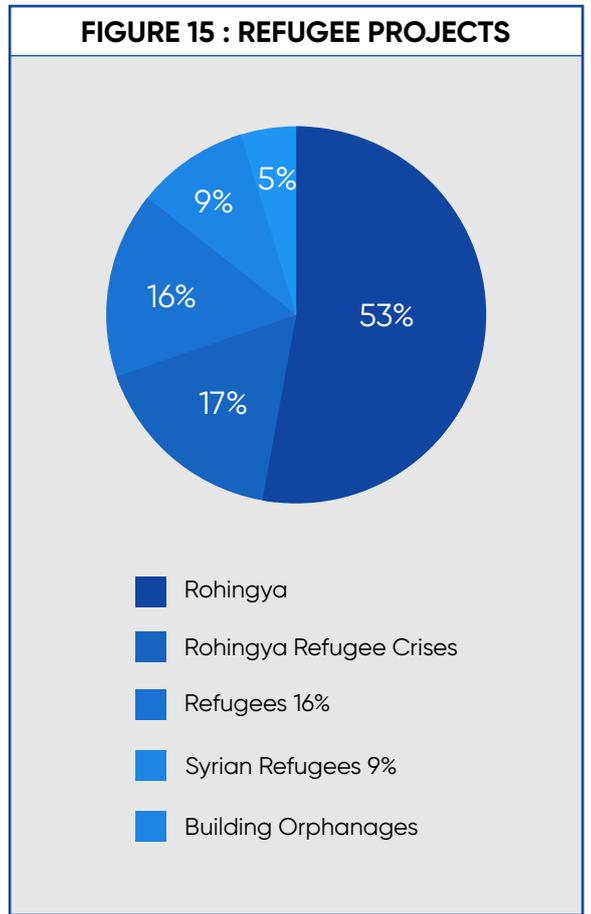
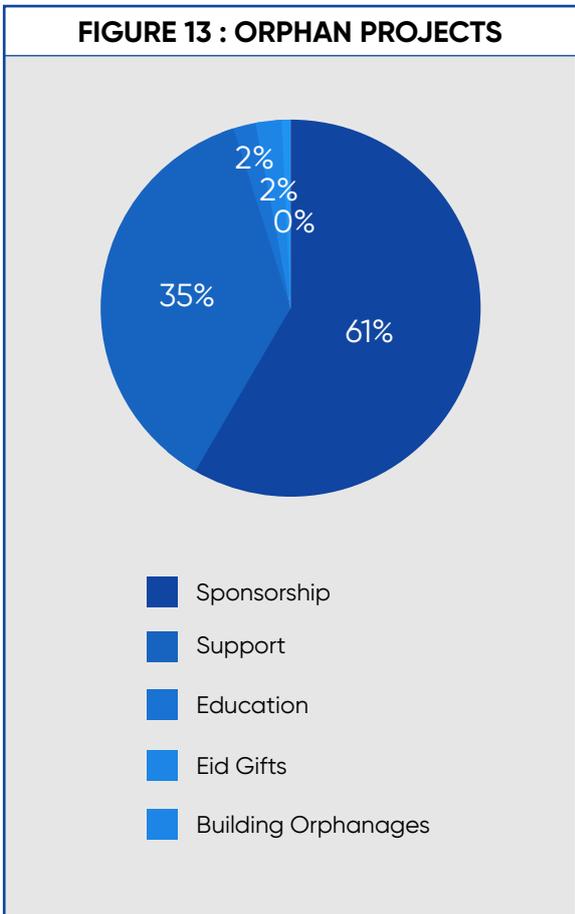
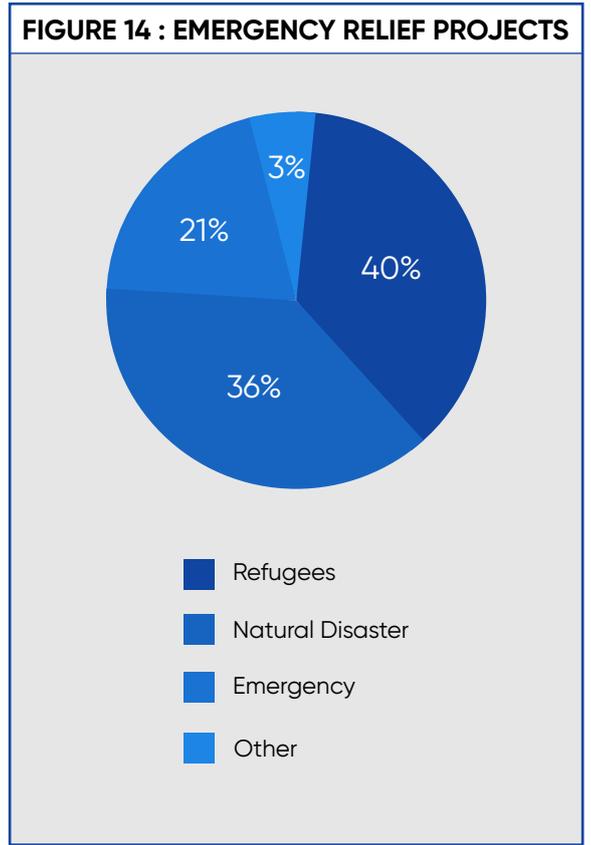
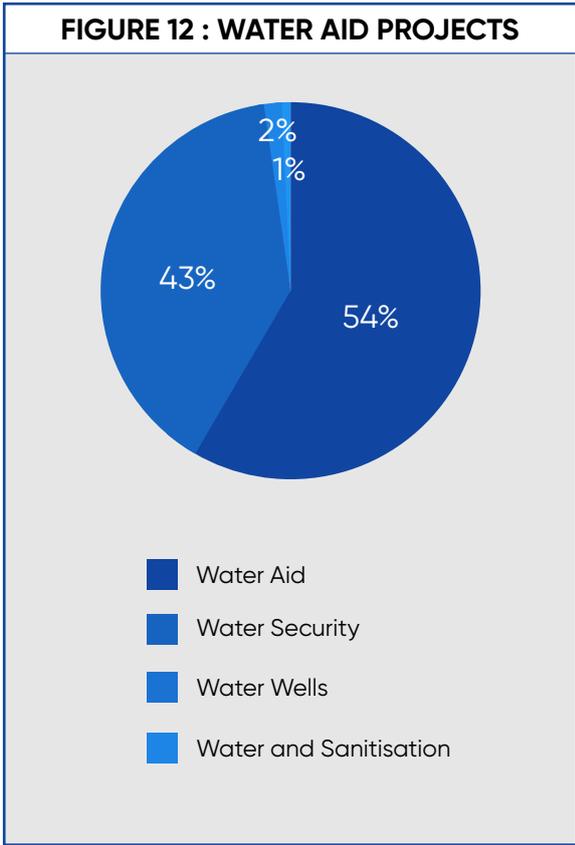
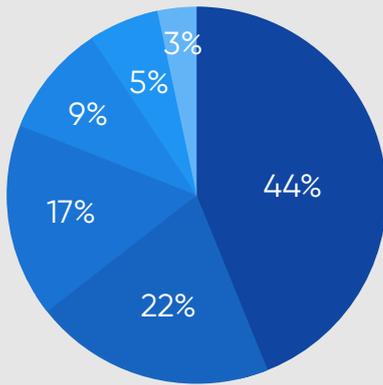


FIGURE 16 : DEVELOPMENT PROJECTS



- Development
- Generating Income
- Agriculture
- Economic Inclusion
- Infrastructure
- Other

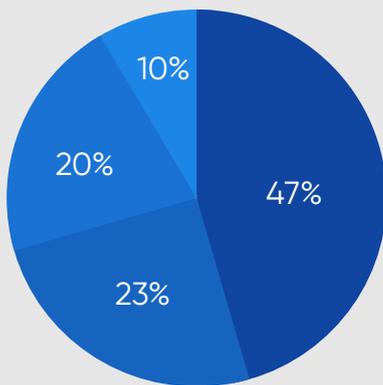


Afghan refugee girl smile in an Afghan refugee camp in Pakistan
A M Syed / Shutterstock



Dadaab, Somalia: Tent camp where thousands of Somali immigrants – Photo by ikurucan www.depositphotos.com

FIGURE 17 : WOMEN PROJECTS



- Widows
- Education
- Women Empowerment
- Other



Gevgelija, Macedonia - Refugees waiting to register in the refugee camp - BalkansCat - Shutterstock



Refugees just arrived from Turkey on the boat to the shore of the Greek Island of Lesbos - aalutcenko.mail.ru / depositphotos.com

KEY CHARITY OBJECTS AND WORK

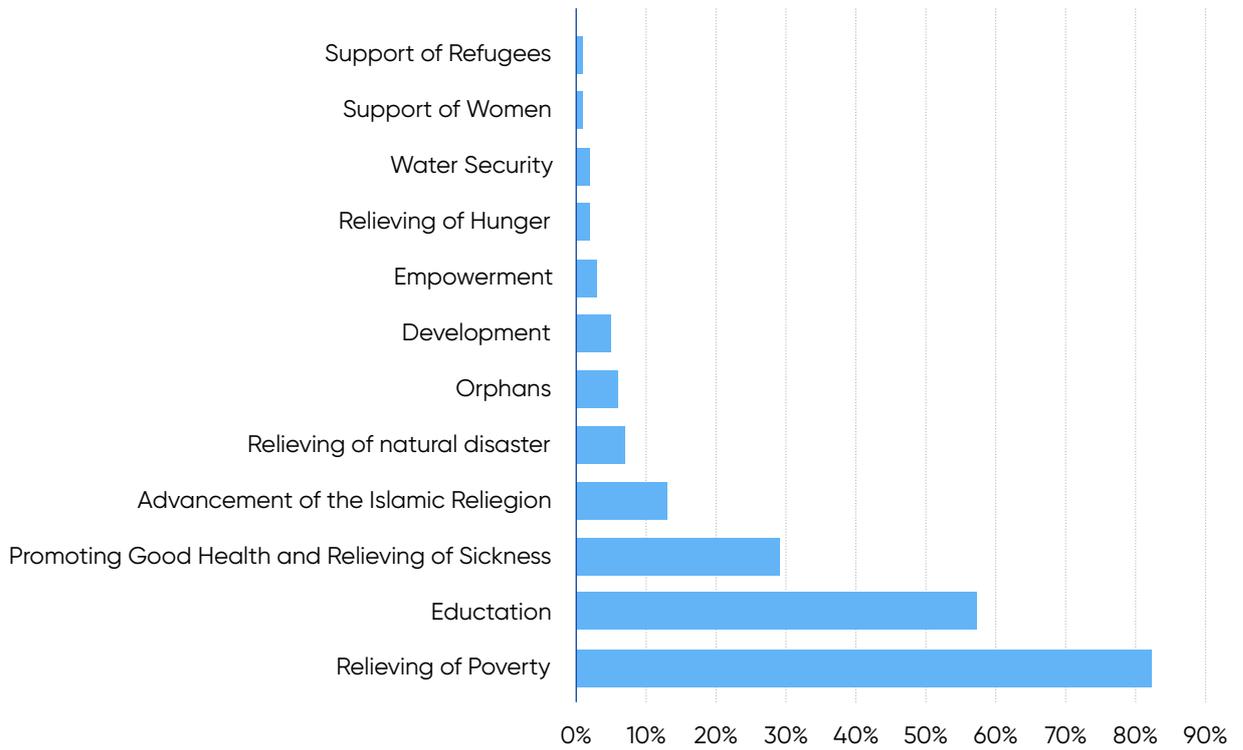


New Temporary Kara Tepe refugee camp with UNHCR tents in Lesbos island, after the fire in Moria hotspot/Shutterstock

8. KEY CHARITY OBJECTS AND WORK

- 8.1 The work of charities in the UK is legally defined by their objects. There is a list of legal objects which charities must decide upon registration. Charity work and activities must be confined to work within their objects and the requirement to further those objects. Most charities tend to have several objects.
- 8.2 Humanitarian charities mostly have relief from hunger, poverty, distress, and natural disasters in their objects. Some charities specify the types of people to be supported and the nature of the work within the object.
- 8.3 Political lobbying and campaigning are not charitable except so far as they are related to the work of the charity and help in advancing their objects (keeping within charity law).
- 8.4 Figure 18 highlights the key objects or focus of the Muslim humanitarian charities we examined, as a percentage of the total of 1026.
- 8.5 The analysis indicates that charities have a range of objects/focus within the humanitarian area, and some have the advancement of religion, education, and health along with them.
- 8.6 Whilst charities will carry on their day-to-day work, much more could be achieved for beneficiaries by dealing with the social and political factors that hinder solutions for those in need, for example attaining independent livelihoods or a new life in another part of the world. There is much racism discrimination and Islamophobia against Muslims in general, and against groups being assisted such as refugees and asylum seekers or Muslim women. Such factors limit the potential of people in need, and can therefore exacerbate and prolong poverty, hunger, and ill health.
- 8.7 Except for one or two of the larger charities, there is a limited emphasis or activity in the sector on advocacy and campaigning, for instance on advancing human rights or against racism, Islamophobia, or restrictions on refugees.
- 8.8 There is little effort exerted by the sector to campaign for and assist in the resettlement of refugees and those in camps in other countries. Nor is there campaigning for host countries to allow such people to live a life of dignity, by allowing them citizenship or to work in the hosting country. Much of this work involves an element of campaigning, lobbying politicians and policymakers, and challenging media narratives about those being assisted.
- 8.9 Charities could extend/add to their objects, such as tackling racism and Islamophobia or adding an advocacy and human rights object. They could then fund or establish projects that address these issues and needs.
- 8.10 Whilst the pressures of constantly raising and expending funds is great on charities, more could be done to make their work even more effective and deal with wider issues facing Muslim communities.
- 8.11 By comparison the leading charities of other communities operating from the UK and the broad categories of their work are much more diverse. There is a stark difference in the types of charity, their activity, category, and the numbers carrying out campaigning and advocacy work.

FIGURE 18 : PERCENTAGE BY CHARITY OBJECTS



Destroyed Homs center, Syria during Syrian Civil War - Goran Safarek / Shutterstock

CONCLUSIONS AND RECOMMENDATIONS



9. CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

- 9.1 The Muslim charity sector makes an important contribution to the UK economy, civil society, and humanitarian aid worldwide, with £708M raised in 2020. The sector is also a major source of employment and voluntary work for the Muslim community in the UK. The number of charities registered has increased significantly over the last decade. Year on year, the income of humanitarian charities has increased with no signs of that growth declining.
- 9.2 In the past 20 years of the War on Terror, and especially since the Syrian conflict, the sector has often been seen through a negative lens of terrorism, extremism and increased security risks. Similarly, the debate around displaced people, migrants, and refugees, who are major recipients of aid in Muslim countries, has also been seen through the lens of fear of criminal activities, societal disharmony, and terrorism risks.
- 9.3 The positive contributions of the Muslim humanitarian sector, migrants, and refugees tend to be overshadowed by the negative linking of charitable aid to crime, terrorism, and extremism. However, that negativity is also often perpetuated by groups with an anti-Islam or anti-Muslim political or racist agenda. Those negative stories can lead to investigations by the Charity Commission and restrictions on charity banking services. Good news stories about Muslim charities, and their impact on beneficiaries, or the Muslim community as generous donors involved in caring for others and acts of kindness, are rare.
- 9.4 Despite their good work, Muslim charities are so bogged down with day-to-day fundraising and activities that there appears to be little time for reflection on the direction the sector is heading toward, the nature of the work being carried out, and how it can be more effective and impactful in the future.
- 9.5 The reality is that in many parts of the world where Muslim charities operate, poverty and refugee camps persist over decades, and those who receive aid are trapped, becoming aid dependent. They have become a permanent feature of the Muslim landscape, which is not acceptable and cannot continue to exist. Most charities also carry out similar types of projects year after year and appear to donors to be in competition with each other for funds.
- 9.6 The increasing number of charities seeking funding for similar projects in the same countries, with endless fundraising campaigns, has also led to a more critical attitude from Muslim donors. More Muslim members of the public are scrutinising and asking questions of the Muslim charity sector. Donors rightly consider their religious dues such as Zakat and Sadaqah as sacred and want to know that they have been spent correctly. Interestingly it appears that the percentage of Zakat donations for charities varies between 5-40% i.e., Zakat does not constitute the bulk of charity income, rather Sadaqah does.
- 9.7 Relaxed attitudes to Zakat in the charity sector have led to a situation where

even non-Muslim charities and the UNHCR now make appeals for Muslim Zakat.

9.8 These are some of the challenges facing the Muslim humanitarian aid sector. In this report, we have highlighted the work and potential of the sector. Our recommendations are made with a view to improving the sector towards more sustainable development solutions and goals.

We also hope to stimulate discussion towards charities becoming more focussed on the development of an Ummah and fraternal approach to Islamic welfare, as exemplified by the first Muslim community in Mecca and Medinah.

RECOMMENDATIONS

MEDIA AND POLICY MAKERS

1) MORE CHARITY NEWS

National and local media should recognise the positive contribution that the Muslim charity sector makes to the UK economy and people worldwide, and the dedication and commitment showed by the Muslim community towards the least well-off. This positive aspect of the Islamic faith to the welfare of others can act as a counter to alternative negative stories /Islamophobia about the Muslim community.

2) MORE CHARITY WORK DEBATE

Mainstream and Muslim media need to have more informed and critical discussions on the nature and impact of

Muslim aid around the world and must work to help educate donors and the public.

DONORS

3) ACTIVE DONORS

Muslim donors need to be more engaged with the charities they support and the work they do. Donors should be more involved and concerned about the impact of the work of charities and their projects undertake. If they are travelling to a country, they could and should go to visit projects and inspect the work of charities.

4) DONORS MUST SPECIFY ZAKAT

Donors should make it clear what type their donation is, for example, Zakat, Sadaqah, and Lillah - and not leave it to the charity to assume that a donation is Zakat or not. Where possible they should also indicate which category of Zakat they wish their donation to be used for. They should ask charities to standardise accounting practices on Zakat by declaring income and expenditure in their annual accounts.

5) DONORS AND ISLAMIC CONNECTIVITY

The Islamic concept of brotherhood and solidarity requires that Muslims relate to and experience the condition of their brethren, and where possible directly assist one-to-one, as in the case of the Muhajireen and Ansar, and the early Muslim migrants to the UK. The Muslim community should seek to develop and enhance those direct connections. The notion of a solely institution-based relationship with the poor and needy cannot become the basis of an Islamic approach.

MUSLIM STATES

6) RESETTLEMENT OF REFUGEES

Muslim states should find ways to allow displaced people and refugees to leave their countries or camps and help to resettle them in other countries if they wish to do so. Muslim states should not act on behalf of European states to keep refugees trapped in camps in their countries to stop them from reaching other countries.

7) EMPLOYMENT

Muslim states that host displaced people or refugees should not restrict those communities from working, marrying local people, or establishing trades and enterprises, or owning property and should actively support business development.

8) WESTERN COUNTRIES

Muslim states with fragile economies should work to persuade other countries around the world, particularly with stronger economies to take in their fair share of refugees in line with international obligations.

9) PROVIDING INFORMATION

Muslim states, and regional/local governments, should collate and provide accurate information on numbers of orphans, widows, disabled people, those with other needs, and the poor to inform the work of international charities. They should also provide more information on development priorities.

MUSLIM HUMANITARIAN CHARITIES

10) CHARITY TO ISLAMIC WELFARE

Muslim charities are recipients, collectors, and distributors of religious dues of the Muslim Ummah. Their work is directly related to the welfare obligations stated in the Quran, not linked to any nationality, state, politics, or Western capitalist concepts of charity and philanthropy.

Western concepts of charity are donor-centric in that charity is seen as a virtuous act of generosity by the individual to give when and as they choose. In the Islamic approach religious dues are seen as

- i) a religious obligation, Zakat is one of the core pillars of the faith
- ii) the donation is the right of the poor and needy in the hands of the donor
- iii) a spiritual cleansing for the donor
- iv) leading to economic and spiritual growth and a healthy Muslim community. Reward and growth are guaranteed by Allah SWT.

The Muslim charity sector is sometimes criticised by donors and scholars for following business models in the direction of Western charitable giving and institutions. This includes criticism of aggressive marketing techniques and obsession with seeking increased funding year after year rather than on the quality and impact of work. There are also perceptions that excess amounts are being spent on administration and fundraising and charities are becoming employment/income-driven rather than mission-driven. Stories of abuse

and mismanagement in the charity sector as a whole impact the public. Muslim charities should reconsider all their activities to see how they can fulfill the wider welfare obligations and goals of the faith and assist those in need in more impactful and sustainable ways.

1.1) ISLAMIC WELFARE GOALS

The goals of Islamic welfare would be to uplift people out of poverty into independence and not become donor dependent. This approach would also focus on the concept of supporting hijra or migration and resettlement support to other countries where needed. Such an approach would also require charities to become more advocates and enablers of human beings to independence, rather than just responsible for handing out aid. The approach would focus on business, education and skills development, resettlement support, independence, and empowerment. Muslim charities should set part of their budgets for settlement support for Muslims in refugee camps, to be resettled around the world as groups of people. The list of countries should not be restricted to Europe. This would require advocacy and negotiation with states and governments and policymakers. These are the types of things we would do if it was one of our own family members in such dire situations.

1.2) FACILITATING UMMAH SENTIMENTS

As well as donations through charity, the Muslim community should be encouraged to engage in people-to-people support for those in distress around the world. This would encourage linking those who wish to provide direct financial support to the needy, as they

do for members of their own families overseas.

1.3) ADVOCACY AND CAMPAIGNING

Very few Muslim charities engage in advocacy and campaigning to further advance their objectives within the parameters established by Charity law. It is apparent that to achieve greater benefits for their beneficiaries, it is sometimes necessary to highlight barriers to ending poverty and achieving independence. Charities could do much more in this area of work by carrying out research, advocacy, and campaigning.

1.4) COUNTERING ANTI-MUSLIM PREJUDICES AND STEREOTYPES (ISLAMOPHOBIA)

Islamophobia is a global phenomenon that has a direct impact on Muslims. Specifically, in relation to charity work, it acts as a barrier to aiding Muslims in crisis situations, migrants and refugees, and resettlement. Refugees and migrants are also victims of hate and political campaigns that limit their life chances. Tackling Islamophobia and racism should become part of the work of humanitarian charities. Charities should add Islamophobia, anti-racism, human rights, or advocacy objectives. They should also consider setting funds aside for funding projects that counter anti-Muslim prejudices, stereotypes, and negative coverage of Muslim communities.

1.5) DIVERSIFYING PROJECTS AND COUNTRIES

Our research highlights that the work of Muslim humanitarian charities is concentrated in certain countries and types of projects. Whilst this is beneficial in some respects, as it allows a focus on certain countries or areas within

countries; charitable activity could diversify in more countries in other parts of the world, such as Africa. Projects that align with the development programmes of states could also have a greater impact.

16) FOCUS ON EDUCATION

In large parts of the Muslim world, illiteracy rates are high among boys, girls, and men, but among women are at much greater levels. Education is essential to economic development and independence and life chances. Muslim charities could make a major impact on literacy and education in the Muslim world.

17) MORE WOMEN'S PROJECTS

Our research shows that there are not enough projects being carried out for the specific needs of women by the humanitarian sector. Women and children constitute a large part of the global refugee population. There are specific needs around women's hygiene, pregnancy, childbirth and aftercare, and menopause. There are also women's health and mental conditions related to their circumstances; as well as the needs of women who have been victims of sexual abuse and rape in conflict situations or have lost family and husbands.

18) RECORDING OF ZAKAT

Charities should standardize the recording of Zakat income and expenditure in their annual accounts. It should be treated as a restricted fund. They should also record how much has been spent on different categories of needs eligible for Zakat. This information should be made public and placed on their websites. Muslim

charities should also have and make public a Zakat policy. Very few have such policies at present.

19) UPDATING RECORDS PUBLIC INFORMATION

Many charities do not update which countries they work in on their Charity Commission information portal. Charities should remove countries they are not working in, or add those that they have started working in. Whilst some charities provide detailed information in annual reports others do not. They should also provide much more detail in their annual reports about their projects, numbers/types of beneficiaries and impact, and reclaimed donations from Gift Aid.

“Muslim refugees have become imprisoned by the borders of nation-states”



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