

# Case Study

Muslim Humanitarian Leadership Course

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# Zakat's Power: Analyzing UNHCR Refugee Zakat Fund and Its Impact on Syrian Households in Jordan

# Methodology of the Study



## **Case Study Design**

Focused on the UNHCR Refugee Zakat Fund (2019–2024) in Jordan to understand the intersection of faith, finance, and refugee governance.



## **Secondary Data Collection**

Analyzed UNHCR reports, funding dashboards, gender-disaggregated beneficiary data, and scholarly literature on zakat and humanitarian aid



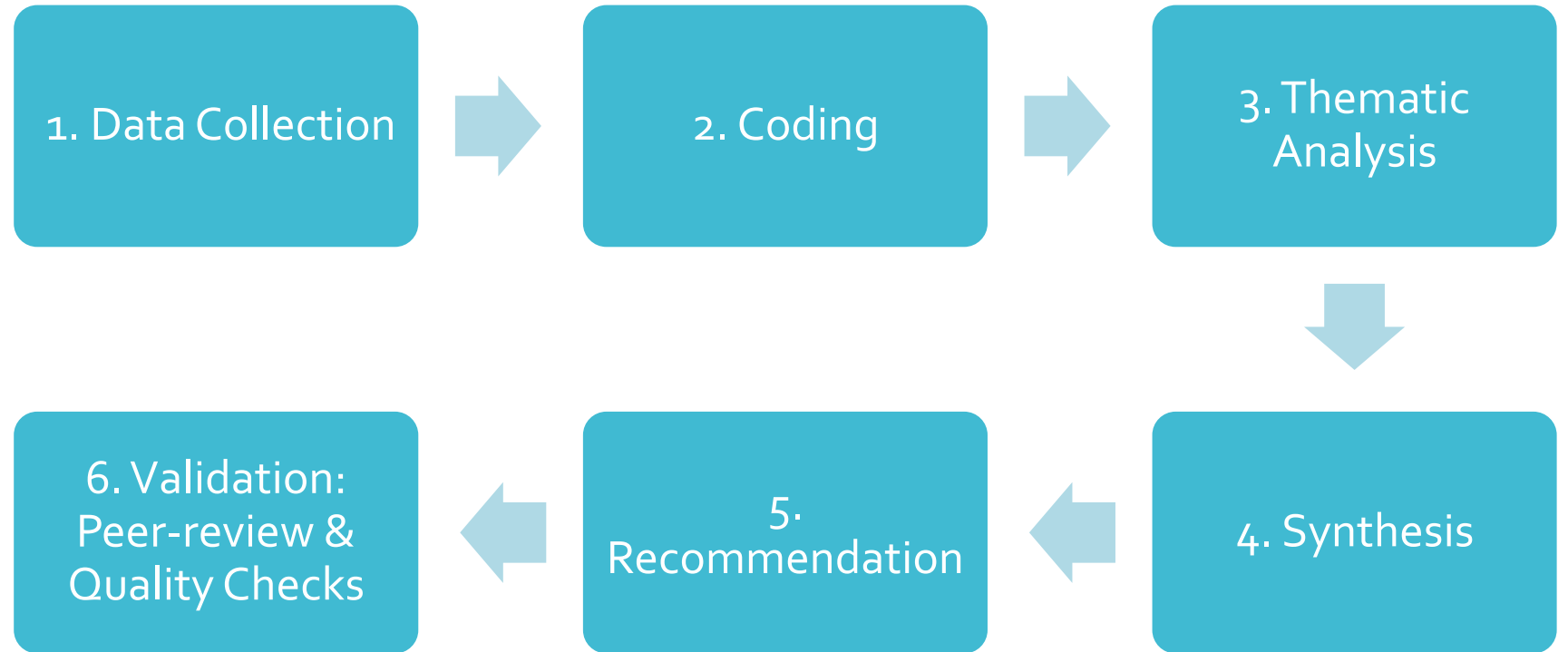
## **Thematic Analysis**

Applied qualitative coding to identify key themes such as governmentality, moral economy, gendered agency, and digital governance.

# Procedure

## Data Sources:

1. UNHCR annual reports (2019–2024)
2. Islamic Relief and humanitarian policy papers
3. Peer-reviewed academic studies
4. Beneficiary narratives and interviews



# Participants

- Population:
  - 650,000+ Syrian refugees in Jordan
  - 80% living outside camps

# Participants' Demographics

- 42% female-headed households
- Average household size: 5–6 members
- Income: Below Jordanian poverty line

## Participants' Demographic Information

Population	Age	Birthplace	Gender & Household Size	Government Jordan Status
Syrian refugees in Jordan	18-60	Mostly Syria few Jordan	100%	Registered refugee
Fund recipients	25-60	Mostly Syria, few Jordan	80%	Eligible for Zakat
Education recipients	5 11	Syria and Jordan	85%	Registered refugee
Health recipients	30	Syria and Jordan	—	Registered refugee
Monthly cash transfer	30-45	Typically Syria	—	Registered refugee
Monthly cash transfer	25-55	Typically Syria	—	Eligible for Zakat
Monthly cash transfer	25-55	Typically Syria	Eligible for Zakat	Eligible for Zakat

# Data Collection

- **Primary Inputs:**

- UNHCR funding dashboards
- Gender-disaggregated beneficiary data
- Ramadan initiative reports (2023–2024)
- Digital governance case studies

- **Tools Used:**

- NVivo for coding
- Excel for data aggregation





Using NVivo, all qualitative data from UNHCR dashboards, gender-disaggregated reports, and case studies were systematically coded. Themes such as access, inclusion, and transparency were identified.



With Excel, beneficiary numbers and Ramadan initiative outcomes were aggregated to compare gender patterns and funding flows. Pivot tables highlighted disparities and overlaps across datasets.



Findings from coding and aggregation were cross-verified with external case studies and governance reports to ensure reliability. Patterns were checked against multiple sources to reduce bias.

# Data Analysis

## Findings – Financial & Housing Impact

- 74% of funds used for rent → reduced eviction risk
- Women prioritized education & health expenses
- Households reported improved dignity & autonomy
- Donor confidence increased due to biometric systems

## Findings – Digital Governance

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Iris-enabled ATMs → fast & fraud-resistant transfers

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Ethical tensions: Privacy, consent, data security

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Efficiency vs Dignity trade-off in digital humanitarianism

# The Azraq Refugee Housing Camp in Jordan



1

Gender-Sensitive  
Access → Mobile  
biometric vans,  
women-led help  
desks

2

Hybrid Governance →  
Ethics advisory incl.  
scholars & refugee  
reps

3

Digital Literacy →  
Consent awareness,  
multilingual training

4

Local Collaborations  
→ Mosques,  
refugee-led NGOs,  
waqf boards

5

Policy Integration →  
Zakat in national  
social protection  
systems

## Recommendations



**Faster aid delivery**



**Refugee empowerment &  
dignity restored**



**Reduced financial leakage**

**Outcomes**

# Reflections:

- Need for ethnographic research on lived experiences
- Address gender gaps in technology access

## Next Steps / Future Research

- Comparative studies across MENA region
- Partnerships with local faith-based institutions
- Exploring refugee perspectives on biometric ethics