

Zakat Insights: a Newsletter on Zakat and Justice

#6 September 2026

Welcome to Zakat Insights, sharing the latest news, stories and developments on the subject of Zakat.

Zakat, Liberation Theology and Principles for Justice

This month, WHAF have been exploring similarities between Islamic principles for justice and liberation theology principles – which emerged as a distinct school of thought in Latin America in the late 1960s to early 1970s amid widespread of poverty, inequality, and political oppression. Liberation theology preached liberation from structural injustice and economic repression and advocated for the needs of the poor. It determined that poverty was the result of greed (a sin) and considered that not striving to overcoming it nor bring about the “Kingdom of heaven on earth”, a social sin. Liberation theology was considered so threatening to global power that in 1986 the CIA commissioned a [study](#) to interrogate its influence.

Liberatory concepts within an Islamic ethical and legal framework raises questions of justice and social order within a *tawhīd*-centred worldview. In this model, ultimate authority, moral accountability, and social responsibility are grounded in the oneness of God, and human society is expected to reflect a divinely established balance (*mīzān*). Islamic social ethics explicitly integrates spiritual life and material conditions, just as economic justice is an integral aspect of worship – e.g. obligatory giving, such as Zakat.

WHAF’s 2025 [report](#), Zakat as Balance as Justice highlighted the presence of a liberatory perception at one end of a range of opinions on the intended impact of Zakat: *“Zakat is intended to return resources to society, overcome barriers that prevent access, and liberate society from need in the process.”*

Liberatory theologies and scriptural interpretations focus on the structures that lead to injustice, needs and poverty, to interpret and challenge the conditions of the poor and those in need of humanitarian assistance. Such concepts help to shift the notion of charity, towards one of solidarity and justice.

September’s learning group, explored related themes within the context of humanitarian aid – hearing diverse, yet frequently aligned, calls for a justice based approach to humanitarianism.

Islamic Social Finance at UNGA81, 24 September 2026

Islamic Social Finance was on the agenda at UNGA81, via the [roundtable](#): “*Building Trust through Inclusive Humanitarian Financing for Women and Girls*”, convened by the Qatar Fund for Development, UN Women, the Islamic Development Bank, the Making Aid Work for Displaced Women project at the University of Birmingham and Lead Integrity.

The discussion was set against a context of increasing needs despite funding being at an all-time low. Women’s intersecting vulnerabilities and deep understanding of protection needs was recognised, as was women’s leading role in humanitarian response – despite systematic exclusion and underfunding. Speakers placed women at the root of social resilience and explained that the “gap” extends beyond funding to power, trust, participation and accountability. Speakers also recognised the importance of faith for many women in displacement.

Inclusive financing was considered important for efforts countering systemic underfunding. To this regard, Islamic Social Finance (ISF) - sometimes referred to by speakers as “Faith Sensitive Financing” - estimated at trillions of dollars annually, was discussed in terms of its capacity to meet women’s needs. It was pointed out that women do not always know about the resources available to them via ISF – reporting exclusion, lack of information and a desire to be part of decision making process.

The trust deficit between different actors to engage with ISF and conflicting interpretations was raised as a challenge.

ISF was emphasised as more than finance. Speakers therefore noted the importance of incorporating ethics and justice principles into distribution.

Ensuring impact was raised multiple times, rather than providing band aids, ISF was considered important to empowerment efforts. Islam’s tradition of generosity for approaches that seek long term sustainable impact was discussed, and the word “Zakat” defined as meaning “growth” – thus denoting its intention for the same. Speakers cautioned, “Zakat opens the conversation, but what are we leaving behind?”.

“Infaq” the principle of giving from what you have been given was mentioned, which applied not only to money – but resources, knowledge and time. It was furthermore explained that Infaq does not imply loss (of wealth) but about what you are helping to build – more than financing today’s response, building tomorrow’s society – and therefore why impact needs to be central.

Interrogating the architecture was considered integral to ensuring that ISF does not simply fund more of the same, but rather supports more effective collaboration, or supports existing efforts, in service of affected people. One speaker encouraged the prioritisation of finding ways to channel ISF towards less formally established groups and another called for ISF to support localisation efforts – particularly underfunded women led organisations, who, more than recognition, need funding.

News in Brief, stories and developments

Malaysia (September): 4th International Conference on Zakat, Tax, Waqf and Economic Development (ZAWED) 2026, organised by Universiti Utara Malaysia (UUM) in collaboration with the Kedah State Zakat Board (LZKN). On AI in Zakat administration, speaker Senator Dr. Zulkifli Hasan [states](#): *“The greater the power a system possesses, the greater our responsibility to ensure that the system is transparent, accountable and aligned with Shariah principles and the public interest.”*

Saudi Arabia (September): UNDP and OIC [host](#) regional event ‘OIC-UNDP Roundtable on Islamic Philanthropy: Zakah, Sadaqah and Awqaf for Early Recovery, Inclusion and Sustainable Development, at the UN House in Riyadh’ focused on advancing three cooperation instruments. UNDP representatives emphasise *“stronger cooperation around Zakah, Sadaqah and Awqaf,”* which, when coordinated *“can connect relief to recovery, and recovery to sustainable human development, leaving no one behind.”*

Bangladesh (September): Minister [calls](#) to strengthen cooperation between government and non-government sectors on Zakat system, noting that if collected and administered properly *“unprecedented success in poverty alleviation in the country could be achieved within 8 to 10 years.”*

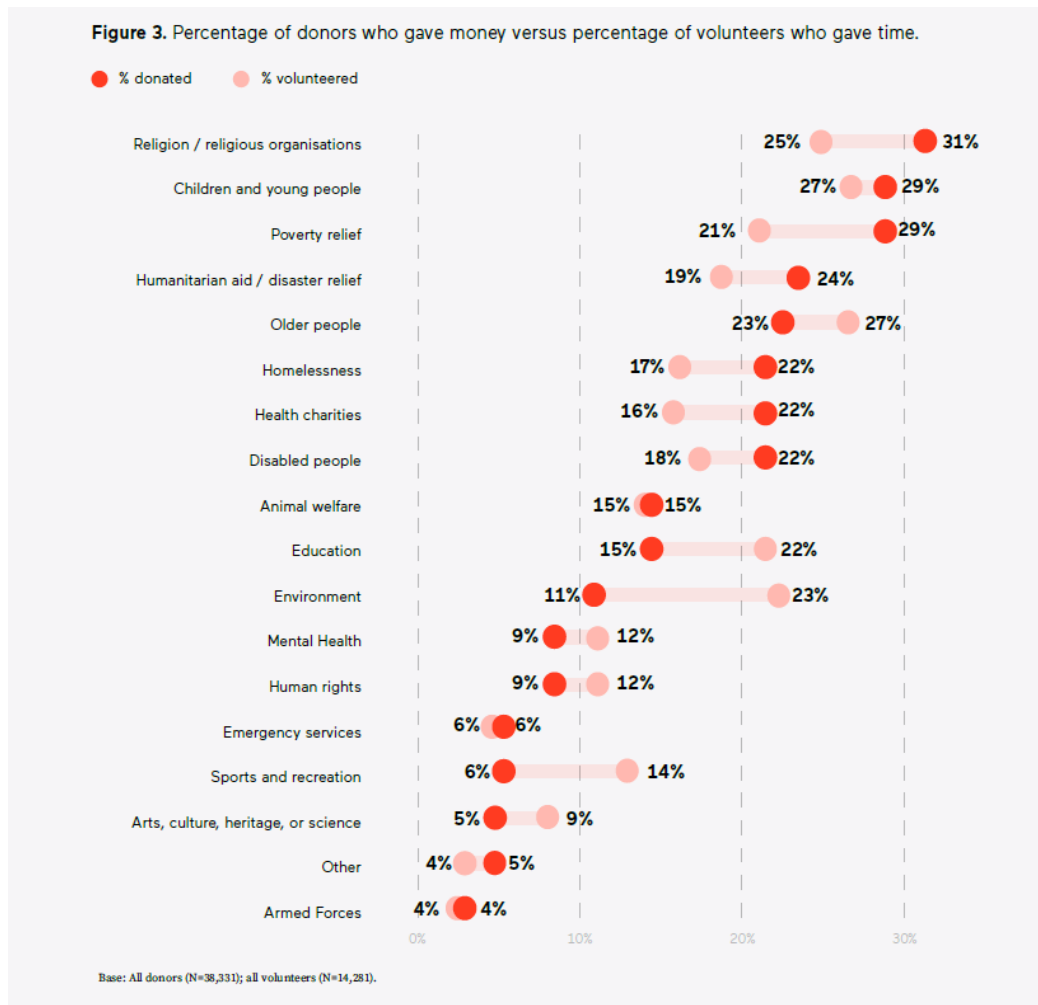
Sri Lanka (Upcoming – 25 September): Mishkath International Research Conference 2026 to [explore](#) “the role of Zakat in socio-economic development of Sri Lanka.” In framing the rationale of the conference Mishkath explains that in Sri Lanka *“the lack of a unified national Zakat framework and formal institutional mechanisms has limited the collective impact of this vital instrument.”*

Global (July – September): Zakat distributions reported to fund: the [repatriation](#) of Sudanese nationals from Egypt to Sudan; [debt relief](#) for 117 women in Jordan; [micro-enterprise](#) equipment, medical relief, educational grants and emergency relief packages in Nigeria; [scholarships](#) to orphans in Nigeria, retirement savings [top-ups](#) for 800 elderly people in Singapore.

CAF World Giving Report 2026: Religious Giving Insights

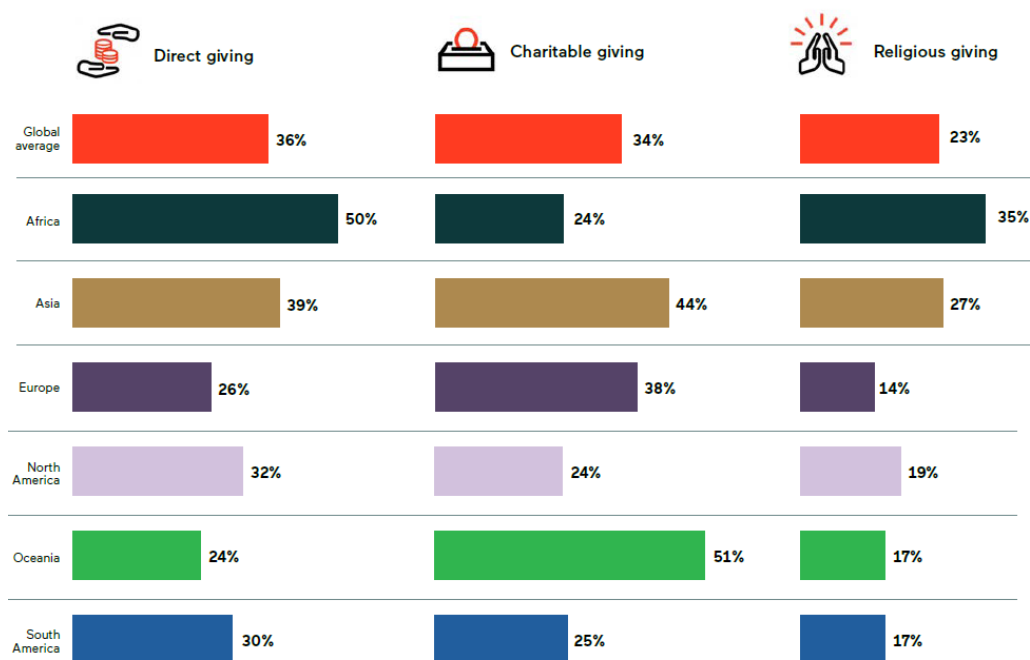
The CAF World Giving Report 2026 has found that a strong sense of belonging to a community, seeing the impact of giving locally, and social pressure to give are positively correlated with generosity.

Giving for religious reasons or to religious organisations, was found to be the number one reason for giving world-wide:



Religious and direct giving were found to be the highest in Africa:

Figure 2. Percentage of people who made each kind of donation, shown by continent.



Base: All respondents (Africa, N=12,937; Asia, N=15,335; Europe N=19,894; North America, N=4,950; Oceania, N=1,521; South America, N=5,806).

Explore or download the full report [here](#).

Co- Learning group: Joining calls for justice, 17th September 2026

This co-learning discussion aimed to place Zakat's ethics of justice alongside other ethical and principle based discussions, both faith and non-faith, to see what a collaborative approach towards reorienting the system towards, or creating alternatives for justice might look like.

Different speakers introduced related work on this theme. The need for exploring a justice and solidarity based approach to humanitarianism was described as *"born out of frustration"*, with the dynamics of the UN-led aid system, more than once. Dynamics that were described as moving away from principles of care, towards a *"back to basics"* approach that was increasingly transactional, bureaucratic, technocratic, conditional and preoccupied with only *"dividing the pot."* Instead, recognising that amidst wealth, abundance, political decisions and interconnected vulnerabilities, these dynamics are by choice – speakers called for an renewed exploration of principles that *"expands the moral universe"* of what currently exists in the aid system.

Definitions and applications of justice were explored, with solidarity (not just alleviating suffering) being a strong theme across contributions. It was noted a couple of times that there didn't need to be one single and universal definition of justice – a common understanding was enough to seek allies and build momentum.

To one contributor, justice meant asking who is responsible for contributing to the harm and therefore what should redress look like and who should finance it. A justice approach would examine root causes, recognising that humanitarian intervention cannot address this fuller picture, proposing a narrowed scope to last line response - as a result.

The relationship between Zakat and justice principles were shared, including its objectives towards restoring divine balance, and the imperatives of understanding the root causes of what create imbalance and injustice in the first place.

Neutrality was problematised with one participant commenting that often humanitarianism is not neutral and impartial, but actually being *“coopted into the structures of oppression”*. Instead the impact of engagement on civil society actors can be depoliticising and distorting – asking how can humanitarian response play an enabling supportive role for other broader social justice oriented movements and speak with a more collective voice for solidarity and justice?

On whether there was a clash between neutrality and justice, it was discussed that not everyone believes these principles are sacrosanct. Rather two camps were described, one who are *“doubling down”*, protecting jobs and institutions. And the others more vocal about the hypocrisies and aligning themselves with solidarity and justice efforts. The second was discussed as high risk in today's context, where the principle of bearing witness (témoignage) was described as no longer being held with the same regard it once was.

Managing the risks associated with solidarity and justice based efforts led to discussions on the importance of connecting, collaborating and fostering independence – including financially, and noting religious giving. Participants questioned whether certain instruments, such as Zakat, can be leveraged to influence the bigger structures.

Faith actors, were regarded as able to provide a more motivating moral argument to act. But at the same time, the current interfaith solidarity dynamics were contested. One participant explained that until the elephant in the room of racism and islamophobia are addressed in interfaith settings it is difficult to turn the attention outwards to what other should be doing better. It was argued that interfaith spaces are heavily tipped towards Christian faith actors, and that *“interfaith solidarity needs to be the guiding norm”* – noting that examples of interfaith solidarity existed, but were an exception. Public disputes were furthermore considered as contributing to a public picture of internal discord.

The particular hostilities Muslim led actors faced was also raised as explaining why it may be more difficult to put their faith principles, or advocate for justice, on the table. Where Muslim led humanitarian actors have done so, their insights have been under-recognised, in comparison to western or Christian voices and interpretations – even when similar concepts are presented.

A political spectrum within groups and organisations was noted where justice and liberation belonged to one end of a spectrum, not shared by all. Indeed, an example was raised where interfaith coalitions were gaining ground, but from a conservative position that adopted *“selective human rights.”* Participants therefore discussed the absence and therefore need for *“progressive”* (noting participants also questioned this terminology) interfaith coalitions, that stand for the rights of all. One contributor contextualised the contentions and challenges of this discussion with the comment:

“The minorities who speak liberation, who know that their faith tradition - and can quote chapter and verse from their theological books, from their historical narratives, from everything - those who know that the divine is on the side of everybody. They are the silent ones in almost every single religious tradition and political space today.”

Related readings and excerpts

Nora Hassanien, Manny Maung, and Dustin Barter (2026) [Oppression, liberation and humanitarianism in Palestine, Myanmar and Sudan](#). HPG report, ODI Global.

“A central theme for that study was the tension between addressing immediate humanitarian needs and pursuits of justice, where relief was often prioritised over rights. In turn, humanitarian funding was seen to distort civic activity away from pursuing justice to instead focus on meeting basic needs. As per the report title, a critical line of enquiry was how aid actors can avoid and exit the humanitarian trap of perpetual service delivery.”

“A fundamental challenge facing humanitarianism is whether humanitarian actors will continue adapting to systems producing crisis or whether they will align themselves more clearly with struggles for justice, dignity and collective liberation.”

Lydia Poole and Amira Malik Miller, (June 2026) [Humanitarian renewal in the era of consequences](#), Act Church of Sweden.

“This is not a call to restore the existing humanitarian system, but to move beyond it towards a broader paradigm grounded in: shared humanity and dignity, stewardship of planetary systems, solidarity with affected populations, and a commitment to justice, rights and equality.”

“Taken together, these four foundations – stewardship of people and planet, global stability, solidarity and justice, and redress for harm move beyond a narrow conception of humanitarianism as discretionary aid. They establish a broader and more durable basis for collective action, grounded in ethical responsibility, systemic necessity, and political engagement, capable of mobilising a wider range of actors in response to the complex crises of the present era.”

WHAF (2025), [Zakat as Balance and Justice](#)

“Interviewees emphasised that Zakat is not merely a financial transaction but, in addition to its religious and spiritual significance, it is an institution with macroeconomic aims able to offer structured support to eligible recipients.. The most frequently cited aims are wealth redistribution – the right of the poor over the wealth of the rich – and economic empowerment through a system based on fairness, balance, justice and poverty eradication, rather than generosity or charity.”

“The majority of interviewees considered empowerment – not only relief – as necessary for fulfilling Zakat’s justice mandate. Interviewees linked empowerment to increasing social participation, thereby achieving social justice. Zakat was also discussed as part of a solution, situated within Islamic Economics, and not the entire answer to questions of injustice.”

“Participants emphasised that Zakat is too often treated as a transactional aid mechanism rather than a transformative institution of redistributive balance and justice, articulating that it is falling short of its full potential economically, socially and spiritually.”

The Hague Humanitarian Studies Centre (HSC) (2025) [Istanbul-Bergen Declaration on Humanitarian Justice](#)

“Humanitarian Justice is a practical moral framework that insists on humanitarian responses that address both immediate suffering and the deeper systemic injustices that disasters, climate-related crises, and conflicts expose.

Humanitarian Justice requires timeliness: recognizing that fairness, equity and accountability must apply across the entire spectrum of crisis engagement - from anticipation and immediate response, to long-term recovery and systemic change. Humanitarian Justice requires a transformative shift from short-term relief to peaceful, equitable and just development where communities control their natural resources and that are in harmony with the needs of the planet, and that the voices and knowledges of affected communities are heard and respected.”

Adelina Kamal and Marc DuBois (2026), [Humanitarian aid at the crossroads of legitimacy](#), ODI

“Our dominant understanding of humanitarian action too often suffers from a lack of imagination. Individuals may ‘need’ a tarp for shelter or a sack of grain to prepare meals, but communities, societies and nations need stability, security, development, livelihoods, effective governance, functional health systems, justice, connectedness, and so forth. They have [told us over decades that these are their priorities](#).”

“[Aid justice transcends the siloed development, humanitarian and peace sectors – from charity into solidarity](#); from aid oligopoly to distributed leadership; from donor-centric models to equitable partnerships; from ‘ego-system’ to ecosystem – rebalancing the global aid order, and decentring donor dominance.”

“Aid justice requires a vision for humanitarian action that rises above the bottom rung of Maslow’s pyramid of human needs, that is grounded where necessary in long-term thinking rather than short-term exceptionalism, positions itself against protracted government brutality, and operationalises individuality, specificity, and the power of contextualised crisis response.”

