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(Dis)connects between Islamic philanthropy and the international humanitarian systems: Implications for women

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Abstract

This paper outlines a conceptual framework to understand interactions between two large, fragmented and distinct systems – Islamic philanthropy (IsP) and the international humanitarian sector (IHS) – in relation to outcomes for women in conflict and displacement contexts. Muslim-majority countries host a significant proportion of the world's forcibly displaced populations, yet gender-responsive approaches within Islamic philanthropic practice remain fragmented and under-documented. Islamic philanthropic tools – such as *zakat*, *sadaqa*, and *waqf* – operate with diverse theological interpretations, cultural practices and regulatory frameworks. This paper draws on evidence from a two-stage review of English and Arabic academic and grey literature to argue that interactions between IsP and IHS carry meaningful implications for humanitarian outcomes for women in conflict, emergencies and displacement. Our analysis serves to identify key questions for further empirical exploration to fill the evidence gap in this field.

On the one hand, our findings discuss a number of connects such as collaborations between UN agencies and Muslim donors/organisations where there is an accompanying reversal of traditional funding flows and an overall professionalisation of Islamic philanthropy which is increasingly recognised as an operationally compatible source of financing for the aid sector. On the other hand, there are disconnects between the two systems, such as divergent governance and accountability standards, securitisation agendas, financial de-risking and assumptions about neutrality. Our proposed framework situates the (dis)connects within an emerging multipolar humanitarian landscape, where Muslim INGOs, Gulf-based philanthropic systems and Islamic social finance tools are increasingly influential. The recommendations for humanitarian reform include an equal participation of diverse actors and approaches to women's protection for more effective coordination. Advancing an inclusive humanitarian policy and mutual cultural humility and diplomacy are key to leveraging diverse aid modalities to support women in crises.

Key words: philanthropy; international humanitarian system; refugees; migrants; displaced women; gender sensitivity; faith sensitivity; gender; protection; displacement; Islamic; Muslim.

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Introduction: Women, displacement and protection gaps

Between 2013 and 2023, the number of forcibly displaced people doubled, surpassing 120 million by 2024 – a figure that continues to rise due to armed conflict, climate-related emergencies and natural disasters. It is estimated that over half of the world's forcibly displaced people are hosted in Muslim-majority countries, such as Jordan, Lebanon, Türkiye and Pakistan. Many of these lack migration and refugee protection laws and face their own challenges, including political fragility, climate stress and limited migration infrastructure, while hosting large refugee populations.

The increasing scale of displacement has outpaced both political commitments and the availability of sustainable humanitarian funding. Furthermore, UNHCR data show that women and girls constitute around 50% of forcibly displaced populations, with children accounting for about 40% (UNHCR, 2025). Many women travel alone, without male relatives or financial resources, and with limited access to documentation, language skills or social networks. These situational and contextual vulnerabilities expose them to multiple risks of violence, exclusion, discrimination and exploitation at every stage of their journey – in transit and in host communities (Pertek and Phillimore, 2022). While globally violence against women (VAW) affects one in three women in the general population (WHO, 2021), forced displacement significantly increases the risk of experiencing it (Freedman, 2016). Humanitarian gender-specific protection and support services remain underfunded and underprioritised, failing to shield women from violence (Marsh and Blake, 2019) – a silent emergency of endemic proportions, with funding cuts known to hit women the hardest (Barzegar and El Karhili, 2017; Durner and Shetret, 2015).

The purpose of this paper is to help understand the interactions between Islamic philanthropy (IsP) actors and the international humanitarian sector (IHS) in relation to women in conflict and displacement contexts. The framework's purpose is to *map how these systems interact, align and diverge* and what implications these interactions carry for displaced women. In doing so, the paper highlights the opportunities, tensions and implications for a multipolar and multi-norm humanitarian future. This working paper argues that connects and disconnects between IsP and IHS impact on humanitarian outcomes for women in conflict, emergencies and displacement. It also identifies the key questions for further empirical research to fill the evidence gap.

The value-based and faith-based traditions offer important resources for refugee protection, including the principles of hospitality and distributive anti-poverty tools, such as charitable donations. However, there is limited understanding and application of faith-inspired frameworks specifically addressing the protection of displaced women. For the purpose of this paper, the term 'Islamic philanthropy actors' includes a range of stakeholders that administer charitable funds inspired by faith, drawing on both private and public capital. These include Muslim charities, ministries of religious affairs and endowments, foreign aid departments of Muslim-majority states and financial institutions such as development banks. These actors, besides utilising the philanthropic instruments, also operate with other sources of funds such as governmental grants, self-generated income and investments. Private capital in philanthropy refers to the use of private financial resources – such as funds from individuals, foundations, corporations or investment firms – to support social and environmental causes. They distribute funds through various means including

direct grants, non-grant[1] projects impact investments and philanthropic donations. There are also smaller grassroots entities that tend to be more informal and better connected to local communities and a wider network of donors (Iqbal, 2022: 37), which often facilitate faster relief efforts in crises.

The international humanitarian system seeks to promote gender equality in emergency responses. Its framework is guided by wider humanitarian principles and standards. Conversely, the charitable sectors in the Gulf and Muslim charities in the Western diaspora often have a diverse approach to gender equality and rarely apply gender analysis to inform their interventions (Pertek, 2024). Limited evidence exists concerning the application of Islamic philanthropy by diverse actors for the support of women in humanitarian crises (see a global stakeholder mapping, Making Aid Work, 2026). Existing weaknesses include a lack of gender-sensitive monitoring frameworks, insufficient institutional coordination between Islamic philanthropy and state welfare systems, and the persistence of male-dominated governance within charitable institutions. This paper aims to contribute to filling this knowledge gap to inform a broader discussion on normative principles and the complementarity of both systems – IsP and IHS at regional and global levels.

International humanitarian system: Contestations and fragmentations

Humanitarianism consists of a complex web of different actors, politics and structures. There is no one definition of humanitarianism; broadly, it is a set of acts aimed at the betterment of an inherently unequal world (De Lauri, 2020). These acts can be driven by the narratives of salvation and liberation. While for centuries significant contributions to humanitarian crises have come from religious philanthropic instruments, the contemporary aid sector largely reflects the Western modes of thinking about charitable giving, namely 'secularised' Christian charity (*caritas*) rooted in both Jewish and Greco-Roman traditions (Hughes and Siddiqui, 2024). Yet, the humanitarian norms are being contested; the Western liberal humanitarian model is increasingly challenged by alternative traditions, such as Islamic philanthropy, Confucian ethics or Pan-African solidarity, to name a few.

The contemporary definition of philanthropy as 'voluntary action for the public good' may be better suited for Euro-American contexts, but it is ill-fitted for Muslim contexts where philanthropy is dynamic and consists of multiple social actions such as generosity, volunteering and information sharing (Payton and Moody, 2008; Sulek, 2010). A more expansive explication of philanthropy is needed. Concurrently, Islamic philanthropy itself requires an evolving definition of its own kind to break down the public/private and voluntary/obligatory binaries (Siddiqui, 2024).

Against this backdrop, the following section offers a brief overview of the principal milestones that have shaped what is today referred to as humanitarianism. The beginning of the modern humanitarian system is marked by the creation of the International Committee of the Red Cross in 1863; the Ottoman Red Crescent Society which was set up five years later; and the establishment of the League of Red Cross Societies (LRCS) in 1919, the forerunner of the International Federation of the Red Cross and Red Crescent (IFRC) (Davey et al., 2013). The ICRC drafted its first Statutes in 1915, revising them in 1921 to include principles of impartiality, independence from political, religious or economic influence, universality and equality among members. In 1965, the Seven Fundamental

[1] Nongrant projects refer to projects in which financing is used in products and mechanisms that have the potential to generate financial returns.

Principles – humanity, impartiality, neutrality, independence, voluntary service, unity and universality – were formally adopted. The League of Nations, the first permanent international organisation mandated with keeping world peace, came into being as part of the Treaty of Versailles. The League was responsible for establishing the post of High Commissioner for Refugees (HCR) under Dr Fridtjof Nansen. In 1919 the Save the Children Fund (SCF), considered the first international humanitarian NGO, was formed in Britain advocating for equal access to relief for all children (at that time, it included the offsprings of 'former enemies'). Similarly, the United Nations Relief and Rehabilitation Administration (UNRRA) – the first international body of that kind – operated between 1943 and 1947 with the aim of providing aid, rehabilitation and resettlement assistance, whereas the UN was officially founded in San Francisco in April 1945. In the 1950s the humanitarian sector already had many of the features it has today, including division into sectors/clusters (Davey et al., 2013: 10). The highlights of the period after the Second World War include extending the legal protection to people affected by internal armed conflicts and protection of civilian populations in general.

Despite the religious origin of the leading humanitarian actors, the aid sector today is characterised by 'functional secularism' (Ager and Ager, 2015) which has sidelined religion to a role of purely supporting the provision of services, rather than a system of values that could underpin the organisation of alternative modes of assistance. While religion is avoided in the humanitarian system (Ager and Ager, 2015), aid agencies increasingly turn to Islamic philanthropy tools to meet funding gaps and critical needs. For example, UNHCR pioneers a global Refugee Zakat Fund and a Global Islamic Fund for Refugees with the Islamic Development Bank. However, the gendered impacts of integrating Islamic philanthropy into the humanitarian sector remain unknown. Therefore, the growing role of Islamic social finance in humanitarian action requires investigation, especially in relation to how it can be leveraged to support displaced women.

Recent evolutions in humanitarian policy have also broadened the scope for engaging *religious resources* – including faith-based financing and networks. The localisation agenda emerging from the 2016 World Humanitarian Summit (WHS) drew renewed attention to the value of community-rooted capacities and traditions, within which religious resources often play a central role (Carpi, 2023), in particular in relation to mental health and psychosocial support (MHPSS), peacebuilding and overall restoring of community resilience and social cohesion (Samuel Hall, 2024; Wurtz and Wilkinson, 2020). For example, in Kenya, faith communities' structures are activated to tackle human trafficking (Samuel Hall, 2024: 24). The recent paper by Andanje et al. (2025: 29) on 'Faith actors' experiences of localisation' found that across various religious traditions, those stakeholders' understanding of the phenomenon is embedded in theological imperatives that bring to the fore human dignity, equity and community.

Amid funding cuts, the international aid sector can no longer afford to avoid religion, especially as its moral and financial resources are urgently needed. The *humanitarian reset* announced in 2025 offers an opportunity to redesign humanitarian practice for an increasingly fragmented and multipolar world. As funding tightens and operational demands intensify, the sector is being pushed to concentrate on essential lifesaving work and to simplify delivery models. In this context, overlooked or underutilised resources – such as the social protection functions, solidarity mechanisms and community-based support embedded in religious life – are gaining renewed policy relevance.

Furthermore, the contemporary humanitarian landscape has also been shaped by an intersection between colonial empires and secular and faith-based humanitarian action embodied in the form of missionary projects. Colonies have in fact served as testing grounds for future famine relief, cash assistance and health services (Davey et al., 2013: 6). Some missionaries were appointed to important roles in the nascent humanitarian system; for example, Karen Jeppe, a Danish Protestant missionary who worked with Armenians in the Ottoman Empire, became League of Nations Commissioner for the Protection of Women and Children in the Middle East (Davey et al., 2013: 8). This lesser-known history of the aid sector reinforces the case for decolonising it by amplifying underrepresented voices and fostering locally informed, culturally grounded and faith-informed approaches, including of the Islamic philanthropic actors and principles.

Religious resources and philanthropy

We use the concept of religious resources to help understand philanthropy in faith settings; these include religious ideas, practice, organisations and spiritual experience (ter Haar, 2006; Roux and Pertek, 2022). Ideas refer to beliefs that guide and motivate people to do charitable giving; practice involves all types of good deeds; organisations entail a range of institutions that facilitate delivery of faith-inspired charity; and finally, experience refers to the metaphysical aspects of giving, such as healing and personal transformations.

Generosity and charitable giving are one of the fundamental tenets of every culture. Based on an established system of exchange, reciprocity and hospitality, they influence the structure of power relations and the organisation of wealth distribution and contribute to the overall social order. Hierarchies of donating according to one's place in the caste system are very much present in the Hindu textual tradition, where the Sanskrit term *dana* is defined as giving, charity and gift and is also linked to notions of obligation and an ideal to strive for (Anderson, 1998: 79). The *dana* concept is also pivotal in Theravada Buddhism where it constitutes a path to compassion and wisdom; it is the most important of all perfections leading to enlightenment and liberation (Guruge and Bond, 1998: 104). The earliest recorded acts of philanthropy in the Indian subcontinent such as construction of transport, irrigation and medical infrastructure relate to Buddhist monarchs (Guruge and Bond, 1998: 112-113).

All three monotheistic religions emphasise the moral superiority of anonymous and selfless giving (Benthall, 2012: 516-517). In the Second Temple Era (536 BCE – 70 CE), Jews established secret chambers for donations and distribution of offerings in the Jerusalem Temple so that donors and beneficiaries could not see each other (Robbins, 2006: 15). Jewish charitable giving dating back to the tenth century CE has been divided into four classifications, namely help for the poor and needy, building of hospitals, freeing of captives and remitting alms to the Holy Land (Goldstein-Sabbah, 2020: 47). For early Christians, imitating Jesus's selfless alms deeds and voluntary poverty constituted foundational acts of worship, in opposition to more ancient – and arguably less radical – regimes of philanthropy in the region (Robbins, 2006: 19). Following Emperor Constantine's law of 321 CE enabling the Catholic Church to receive legacies from Roman and Hellenic testators, various charitable institutions were created, such as hospitals, orphanages and alms houses (Robbins, 2006: 22). By the time of Byzantine Emperor Justinian, the term 'philanthropy' had acquired an additional meaning to the original Greek designation of exceptional generosity – it now also allowed tax-exempt status for certain charities (Robbins, 2006: 23).

The meaning of philanthropy across, and indeed within, different religious traditions has been highly contested, although some common points can be identified, most prominently about the role of intention in charitable giving. It is well established across the Abrahamic faiths that the first-ever charity from one of the sons of Adam, the farmer Cain, was not accepted due to his unwillingness to give the best of his goods, while shepherd Abel's sincere charity – represented by his best and healthiest sacrificial animal – was readily accepted, causing the first-ever animosity between humans out of envy (Quran [hereafter Q] 5:27-31).

Philanthropy in Muslim settings

Philanthropy has long been a cornerstone of humanitarian and development aid in Muslim-majority contexts, which for many is rooted in religious and social obligations. Traditionally, these forms of giving were often channelled through informal or semi-formal networks. However, recent years have seen a strategic transformation reflecting broader political and economic reforms, for instance in countries such as Saudi Arabia, where the influence of religious elites has been curtailed (Benthall, 2018).

Within the framework of religious resources in relation to philanthropy in Muslim settings, religious ideas refer to beliefs stemming from primary religious sources and tradition. For instance, Islamic charitable spending must only be for the sake of God in order for this to be accepted and yield benefit in the afterlife (Q13:22, Q2:265, 2:272), and without expecting anything in return from the recipients (Q76:8-10). Both women and men doing charity are expected to be rewarded for their deeds. Religious practice refers to the actual acts of giving and doing charity whether donating finance, or time through volunteering, or in-kind support, based on the religious beliefs concerning obligatory (*zakat*) and voluntary (*sadaqa*) charitable giving (hereafter referred to as Islamic philanthropy). Religious organisations relate to a range of faith-inspired charitable organisations, aid agencies and in/formal groups dedicated to making a positive difference and improving social welfare. Religious experience encompasses any metaphysical expressions and emotional states associated with charitable giving, such as dreams, visions, feelings and personal transformations experienced as a result of giving charity.

Zakat, as a core pillar of Islam, estimated to be worth between US$200 billion and US$1 trillion annually (IRIN, 2012; Obaidullah and Shirazi, 2015), is believed by Muslims to be a religious obligation and a right of the disadvantaged over more affluent people (Q70:24). It typically represents 2.5% of wealth above a threshold (*nisab*) and must be distributed to eight Qur'anic categories (Q9:60): the poor, needy, *zakat* administrators, those whose hearts are to be reconciled, captives, debtors, wayfarers and in the cause of Allah. Sunni and Shia jurisprudence agree on core principles but differ in specifics, such as *nisab* thresholds and conditions for agricultural produce (that is, Ushr, a 10% social tax on harvests to reach the poor). Even though *zakat* aligns closely with the needs of displaced women – addressing poverty, debt, exploitation and lack of shelter – scholars contest the eligibility of certain groups of people to receive *zakat*. For instance, the subject of *zakat* distribution to non-Muslims remains a debated issue across Islamic jurisprudence. Another contested *zakat* category are survivors/victims of gender-based violence (GBV) who are not explicitly mentioned among the traditional *zakat* recipients, although they are likely to be in need and are therefore eligible for donations on the basis of other categories. The distribution of *zakat* to women and children subjected to violence is a new idea introduced in Indonesia in 2020s. Muhsin et al.

(2023) document how this new approach received mixed responses from various Islamic law experts in Ponorogo region. A study by Muthnmainnah et al. (2024) highlights how people-to-people diplomacy and advocacy campaigns led to the development of local and national policies supporting survivors in Jakarta. Nonetheless, the authors point out that some challenges remain due to the absence of a formal fatwa endorsing *zakat* for GBV response. Advocating for the explicit inclusion of displaced women in the category of legitimate *zakat* recipients requires modern interpretations of Islamic law. For example, the recent fatwa from the International Islamic Fiqh Academy (2025) authorising the UN's International Organization for Migration (IOM) to collect and disburse *zakat* and *sadaqa* funds affirmed the eligibility of migrants to receive these funds, regardless of their background, given their perilous journeys where they are often subjected to abuse and exploitation.

Sadaqa is a voluntary and highly flexible form of Islamic charity and, unlike *zakat*, it is not limited to specific categories. It therefore allows donors to support tailored initiatives such as safe shelters, health care and psychosocial services (see Pertek and Nabil, 2026). It can be given in any amount, at any time, and to anyone in need – Muslim or non-Muslim – fitting both emergency relief and long-term recovery. International charities such as Islamic Relief and Muslim Aid use *sadaqa* to fund protection programmes in conflict zones, helping women rebuild their lives and fostering inclusion in host communities. *Sadaqa* is subject to fewer religious regulations and may be a swifter solution for assisting women in conflict and displacement. Also, it refers to broader acts of kindness, such as smiling, and refraining from harming others (Alexander and Siddiqui, 2017). Given *sadaqa*'s more informal and grass-roots character compared with *zakat*, so far very little is known about its actual applications in emergencies.

Another tool, *waqf* is a perpetual Islamic endowment where assets like land or money are dedicated for charitable purposes, with only the income used to support causes such as education, health care and social welfare. Globally, *waqf* assets are estimated to be worth between US$100 billion and US$1 trillion (Al-Amine et al., 2019). As of 2019, the International *Waqf* Fund (originated as part of Islamic Relief) alone managed to secure £7.2 million in *waqf*. In the UK, National *Waqf* raised *waqf* shares, estimated to be worth over £645,000 to date, to fund sustainable development projects (National *Waqf*, n.d.). *Waqf* initiatives have historically supported displaced women through shelters, schools and health care. Endowments also served women as a way of protecting their wealth from their husbands and their husbands' families (Alterman and Hunter, 2004: 7).

Despite a well-developed Islamic social financing sector (see Kuanova, Sagiyeva and Shirazi 2021), it remains largely perceived as an untapped resource within the humanitarian system. For centuries, significant contributions to humanitarian crises have come from IsP instruments, such as *zakat*, *sadaqa* and *waqf,* as well as other Islamic social finance tools including zero interest loans (Pertek and Nabil, 2026). Historically (and scripturally), *zakat* collection would be distributed in the same place where the alms were donated, and within a period of one lunar year[2], potentially complicating delivery of aid efforts due to strict timelines (Stirk, 2015). In many locations, *zakat* funds are locally, and usually also informally channelled towards alleviation of extreme poverty (Kidwai and Zidani, 2020: 46), especially during times of crisis or religious observance such as Ramadan. While this approach arguably meets scriptural goals of solidarity and mutual aid (Derbali, 2021), the aim of collecting and disseminating financial aid through *zakat* is to challenge structural conditions of

[2] Some modern mainstream and Muslim charities still retain the condition of distributing aid within one lunar year in their zakat operations.

poverty (Abraham, 2018). For instance, *zakat* distributions for cash assistance (Mohammed and Jureidini, 2022) can reach female-led households, enabling their skills training, access to finance and connections to market, contributing to Sustainable Development Goal 5 (gender equality).

Notably, contemporary trends indicate that women lead the way in philanthropic giving. According to Indiana University's Muslim Philanthropy Initiative's Report from 2023, 94% of *zakat* given in the US is donated by women (Hussain et al., 2023: 5). Studies show that Muslim women who declared that their level of faith and/or spirituality (defined as belief in 'something divine') is very high gave the most significant amount of *zakat* (Hussain et al., 2023: 14), demonstrating that religiosity may correlate with charitable giving. Also, Qur'anic study groups for women fundraise to support members of their communities who are in need, demonstrating that women can be both donors and recipients of aid (Ismail, 2018: 2).

Methodology

The protocol of the literature review combined different disciplines, including from humanitarian, gender and development studies, sociology, anthropology, international relations and religious studies. The search included: a) academic peer-reviewed studies and b) grey literature (reports, guidance sheets, manuals, policies) published by aid organisations, charities, and international and governmental agencies that use Islamic financing. Searches were run using Google Scholar, Scopus, IBSS, JSTOR and ProQuest ebook search engine for social sciences and humanities.

The first stage of the literature review focused on English-language sources to capture global scholarship and practice. Keywords included *zakat*, *sadaqa*, humanitarianism, refugees, migration, forced migration, peacebuilding, women's empowerment and protection. Approximately 200 entries in English were reviewed for inclusion. It was decided that we reached a point of saturation when we came across the same citations repeatedly. The second stage of the literature review concentrated on Arabic-language sources to capture region-specific practices and insights. This stage included grey literature such as reports, guidance sheets, manuals and policies published by aid organisations, charities and government agencies that utilise Islamic financing. Searches were run using Arabic equivalents of the keywords applied in the first stage. This approach allowed us to identify evidence from local contexts and practice-based documentation that would otherwise remain inaccessible. A total of 78 entries in Arabic were reviewed for inclusion. Across both stages, the review encompassed qualitative studies, literature reviews including systematic reviews and grey literature produced by organisations employing Islamic financing. This two-stage approach enabled triangulation of academic and practice-based evidence across linguistic and regional contexts, ensuring a more inclusive understanding of Islamic philanthropy's role in humanitarian response for displaced women.

In addition, we mapped major stakeholders and service providers worldwide and reviewed their websites in Arabic and English for related content. The stakeholder list included Gulf-based organisations with available website and online presence (which was often outdated and/or incomplete). In relation to assessing the quality and reliability of grey literature, we referred to the AACODS checklist[3] (Tyndall, 2010) which is designed to enable evaluation and critical appraisal of non-peer reviewed materials. In the Gulf context, we prioritised sources produced by reputable

[3] The AACODS list highlights the following factors that should be taken into consideration when assessing its quality and reliability: authority; accuracy; coverage; objectivity; date; and significance.

organisations which are authorities in the field as other AACODS requirements were not always fully met. Nearly all sources had a clearly stated date, but not all included detailed reference lists or presented a methodology used in a study. More importantly, they did not present the limitations of their approach, and those had to be inferred by the researchers. This did not necessitate a dismissal of such documents but rather required an additional layer of cautious and critical reading.

Inclusion and exclusion criteria were developed by defining the core concepts of the research questions to refine scope and identify conceptual variation. Given the absence of studies explicitly examining Islamic social finance for refugee women, we included literature that only partially addressed our questions. No geographical or temporal limits were applied, reflecting the global nature of humanitarian action and enabling both a genealogical analysis of IsP–IHS linkages and attention to recent sectoral developments.

After defining eligibility criteria, we conducted title/abstract screening and reviewed full texts. We removed duplicate records found on different databases and excluded obviously irrelevant studies. We then checked the reference lists of included papers to find additional relevant literature. Initially a summary table was created to capture evidence; the papers and materials that met the inclusion criteria listed earlier were organised in evidence categories aimed at answering the research questions. Those were later revisited for further analysis focused on wider structural factors.

We adopted a non-systematic literature review approach to map the scope and type of available evidence to inform our primary research data collection. The review aimed to understand in what ways Islamic philanthropic instruments – *zakat*, *sadaqa*, and *waqf* – have been applied in humanitarian contexts. We were particularly interested in identifying whether these financing mechanisms were employed to assist women affected by conflict and displacement. Our research questions were twofold: *How have zakat, sadaqa and waqf been used thus far for humanitarian causes?* And: *How organisations and states in Muslim-majority and those in non-Muslim contexts interact in the humanitarian and development sector?* Our stakeholder mapping complements this search (see Making Aid Work, 2026).

Interactions between Islamic philanthropy and the international humanitarian sector

Our findings identify points of interaction, hereon referred to as connects and disconnects, between international humanitarian and Islamic philanthropic aid actors and systems which impact on women's outcomes in displacement, as illustrated in Figure 1. Considering these dynamics from a socioecological perspective is valuable for capturing how alignment or misalignment between diverse aid systems is produced across *multiple levels*, such as personal, organisational, regulatory and geopolitical, not only theological. These different layers indicate opportunities and challenges for mutual engagement to improve outcomes for women.

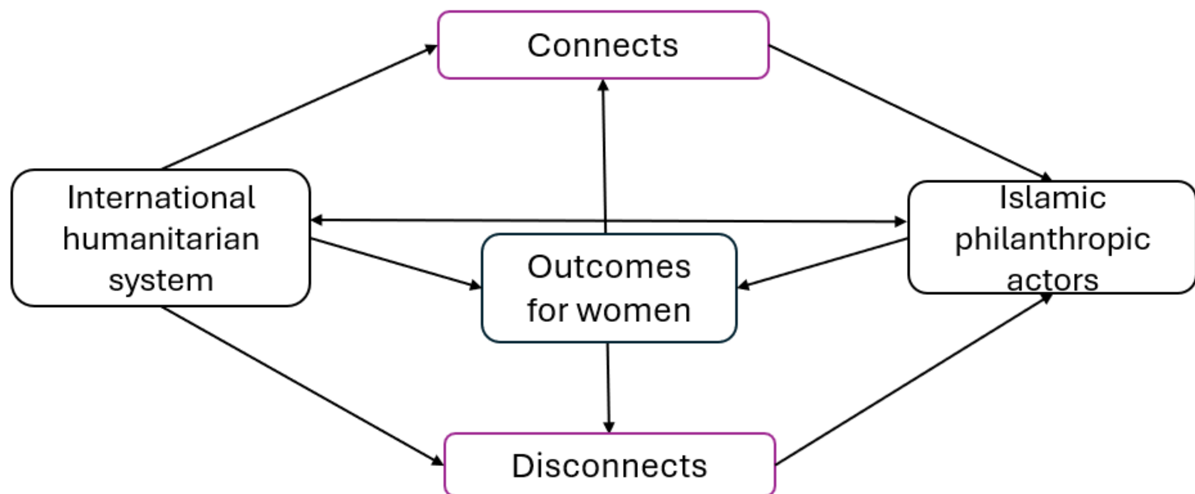

Figure 1 Conceptual framework of interactions between IHS and IsP actors

Interactions between Muslim charitable organisations and mainstream aid agencies are historically complex. These relationships mainly took shape in the 1970s and 1980s, emerging in response to major humanitarian crises such as the war in Afghanistan and the famine in the Horn of Africa, which catalysed the expansion and internationalisation of Muslim humanitarian actors (Benthall and Bellion-Jourdan, 2003). Since then, the scholarship has continued to evolve, reflecting the growing diversity of actors, partnerships and forms of engagement shaping the contemporary humanitarian landscape. For instance, Salih (2002) noted that most Islamic NGOs operating at the national level in Africa were supported by, and engaged in, extensive transnational networks of both Muslim and non-Muslim organisations. Similarly, Isgandarovaa (2010) found that numerous Muslim charities in Western contexts maintained affiliations with major international and Islamic donor organisations.

This paper supports the broader aim of analysing IsP–IHS interactions with a view to identifying the gendered implications by first mapping how Islamic philanthropic instruments operate in humanitarian settings. In a desk-based exploration of these interactions, there were limited references to displaced women and thus we collected somewhat fragmented evidence on gendered impacts. While a rich body of scholarship explores synergies and tensions between Islamic and Western aid modalities, there is a notable paucity of evidence concerning their application to humanitarian and migration settings, and specifically to displaced women. This is partly due to the limited scholarship evidencing the application of *zakat* and *sadaqa* in humanitarian and development contexts, with virtually no research available on programmes specifically assisting displaced women. As noted by Ismail (2018: 5), academic work tends to highlight the potential rather than the actual benefits of *zakat*; partly because the exact value of *zakat* worldwide is unknown.

Connects: Opportunities for multi-stakeholder engagement and implications for women

Blurred lines between secular and faith-based actors (Paras and Stein, 2012) create opportunities for strategic engagement with Islamic philanthropy in the humanitarian system. Table 1 illustrates areas where IsP and IHS actors share common grounds. While a range of connects between IsP and IHS signal evolving integration and adaptation, there is lack of evidence of how these interactions impact on displaced women – for instance, their access to resources, sense of agency and long-term empowerment. We discuss first these connects, then the gendered implications for emergency settings.

Table 1: Connects between IsP and IHS

Connects	Outcomes for women
Existing efforts to integrate Islamic philanthropy into the humanitarian system	Existing IsP-funded programmes for displaced communities, e.g. cash assistance and livelihoods, target women and female-headed households (Brussels International Centre, 2023; UNHCR, 2023 and 2024).
Faith-compliant financing	Muslim donors are increasingly seen as important players in reshaping humanitarianism where traditional aid is shrinking (Iqbal, 2022; UNHCR, 2023; UNHCR, 2024; IOM–OIC, 2025a and 2025b; OIC, 2025; Pertek, 2025; Pericoli, 2025; Petersen, 2014). This leads to generating more resources to reach a greater number of women in crises and may enable more women to participate in aid programmes. There are also new opportunities to develop innovative women-centred funding instruments by drawing on diverse financing tools (Alfin et al., 2023; Salaudeen, 2024; Sulaiman, 2023; Lutfi & Ismail, 2016; Al Gasseer et al., 2010; Qasim and Hynie, 2019; Sahyoun et al., 2019; Ibrahim et al., 2019; Ghattas et al., 2018; Kachkar, 2017; Roslan et al., 2024; Mahomed et al., 2021).
Upholding humanitarian principles, human rights and solidarity	Both systems value outcomes that improve lives, though they may measure and define impact differently (Osanloo and Robinson, 2024; Polok and Pertek, 2025; Mohamed and Ofteringer, 2016; Alterman and Hunter, 2004; Salek, 2016; Abou-El-Wafa, 2006; SFD Annual Report, 2010; Derbali, 2021). Drawing on Islamic traditions of community care (Yasmin, Chaudhry and Haslam, 2021; Siddiqui, 2024) can widen application of women's protection and empowerment initiatives.

Regional frameworks for collaboration between UN and Organisation of Islamic Cooperation (OIC)	IsDB and UN work together but wider geo-political factors influence the outcomes on displaced populations (Pericoli, 2025). OIC-UN initiatives tackle aid effectiveness and gender equality in emergencies, thereby accounting for women's protection in displacement to some degree (IOM–OIC, 2025a; 2025b; Pertek, 2025).
Operational compatibility	Integration of gender and faith sensitivity in programming may improve outcomes for displaced women (Kidwai and Zidani, 2021; Nabil and Pertek, 2026; Care International, 2019; Islamic Relief, 2014; Aassouli et al., 2025; Petersen, 2014).
Reversal of direction of funding flows from 'UN to Muslim charities' to 'Muslim charities to the UN'	Opportunity for Muslim charities to influence global funding agendas and gender/faith-sensitive programmes (Iqbal, 2022; Yamaludin and Alwi, 2024; UNICEF, n.d.; UNDP, 2013).
Mainstream INGOs resort to Islamic social financing, normalising use of faith-complaint funds	Opportunity to broaden donor base and recipients of aid, including diverse groups of women (Yamaludin and Alwi, 2024; WaterAid, 2026).
Institutionalisation and professionalisation of Islamic philanthropy and charities; SDG framework	Increased participation of Muslim agencies in global development frameworks. Initiating programmes reaching women who may have been otherwise overlooked by mainstream actors (Barnett, 2012).
Direct aid/localisation agenda	IsP low operational costs and community-based models align with IHS goals for localisation and efficiency (Mohammed and Jureidini, 2022; Samuel Hall, 2024; Wurtz and Wilkinson, 2020; Andanje et al., 2025) and support women through community-based approaches.

Emerging evidence of the gradual incorporation of Islamic philanthropy within mainstream humanitarian systems suggests these parallel modalities do not just interact but move towards integration. Significant shifts at the UN level have advanced the deployment of Islamic philanthropy, notably through the adaptation of Islamic financial instruments by UN agencies. Over the past decade, this has led to the establishment of several *zakat* and Islamic philanthropy funds in partnership with Islamic financial institutions. The UNHCR Refugee Zakat Fund exemplifies how Islamic social finance can be operationalised within mainstream humanitarian frameworks. As the first UN initiative to mobilise Islamic charitable funding for forcibly displaced populations, it represents a notable shift in humanitarian financing. Incepted in 2013 and formally launched in 2019, the Fund builds on pre-existing cash assistance infrastructure in Jordan and Lebanon. For instance, between November 2018 and February 2019, US$1.27 million was raised from public

contributions in MENA, of which *zakat* accounted for 27.6% (UNHCR, 2023). Its reliance on the established cash assistance infrastructure and alignment with vulnerability criteria demonstrates a pragmatic approach to integrating faith-based funding with international protection standards. However, while the fund has shown promise in mobilising resources – particularly for seasonal needs like winterisation – its broader impact on gender equality and protection remains underexplored.

In 2022, together with UNHCR and the Islamic Solidarity Fund for Development (ISDF), the Islamic Development Bank (IsDB) launched the Global Islamic Fund for Refugees (GIFR), intended to finance initiatives aimed at refugees, internally displaced persons (IDPs) and host communities in the Organisation of Islamic Cooperation (OIC) member countries (Pericoli, 2025). The GIFR platform is composed of a cash *waqf* component (both permanent and temporary) and a 'cash non-*waqf*' part, and its focus is on funding health, education, WASH (Water, Sanitation and Hygiene) and economic empowerment through microfinance. Pericoli's (2025) study examining projects financed by the UNHCR Refugee Zakat Fund and the Islamic Development Bank (IsDB) which were aimed at Syrian refugees in Lebanon and Jordan between 2019 and 2022 found financial gaps in the Islamic social welfare instruments which were similar to those found in the mainstream humanitarian sector. These were caused by political decisions of donors, and their varied levels of influence, rather than technical assessments of the organisations themselves.

Similarly, the establishment of the Global Muslim Philanthropy Fund for Children (GMPFC) by IsDB and UNICEF in September 2021 marks another milestone in institutional collaboration. Although its delivery mechanisms remain less transparent compared with the UNHCR Refugee Zakat Fund, its contributions – such as US$2.9 million from the Al Ghurair Refugee Education Fund – have supported integrated service provision for Syrian refugee children and youth in Lebanon and Jordan (UNICEF, n.d.). In Cox's Bazar in Bangladesh, as part of GMPFC, Saudi organisation KSRelief provided US$4.2 million towards health care for Rohingya refugees and host populations, including nutrition support for children, as well as for pregnant and nursing mothers (UNICEF, n.d.). Those initiatives illustrate how Islamic philanthropic funding can be channelled into multi-sectoral responses that combine health, education, protection and economic resilience.

In addition, Muslim state donors frequently co-finance operations with UN agencies through international humanitarian systems, aligning fiduciary and technical standards with Islamic philanthropic intent. For instance, Gulf governments have introduced regulatory frameworks to monitor and control the flow of Islamic aid, particularly from unregistered welfare organisations (Pericoli, 2026). These measures aim to ensure transparency, prevent misuse and align philanthropic efforts with national development strategies. Indeed, Islamic principles of giving are often embedded within state-led initiatives and international cooperation platforms (Brussels International Centre, 2023).

The growing landscape of Islamic philanthropic engagement is further illustrated by programmatic examples that blend financial innovation with social impact. For example, UNDP's Deprived Families Economic Empowerment Programme (DEEP) demonstrates how an Islamic microfinance component can be integrated to improve livelihood outcomes for poor and vulnerable households in the West Bank and Gaza Strip through self-employment and micro-enterprise development. DEEP involves multiple partners, including UNDP and the IsDB. In total, donors had contributed around US$121 million by 2013 (UNDP, 2013). The scale and diversity of its donor base reflect a growing recognition

of Islamic finance as a viable and strategic tool in humanitarian and development contexts, but one which still requires integrating gender-sensitive measures for equitable distribution.

These and other international co-financing arrangements are often supported at the intergovernmental and regional levels. For instance, the growing collaboration between OIC and UN agencies supports the integration of Islamic philanthropy into the humanitarian sector. While OIC–UN diplomatic channels seek policy coherence in refugee responses (Pertek, 2025), in 2025 IOM and OIC agreed a three-year Plan of Action announcing joint programming, dialogue and coordination on migration governance – an area contiguous with displacement response (IOM–OIC, 2025a; 2025b). The OIC further documents ongoing high-level briefings and workshops with UN agencies on humanitarian, regulatory and protection topics, supporting Muslim-majority state engagement with multilateral mechanisms (OIC, 2025). These sometimes connect OIC member states' priorities with cluster-led, UN-coordinated response structures; however, little is known about their gender-responsiveness beyond political commitments (Pertek, 2025).

Research suggests that both systems seek to uphold humanitarian principles (Yasmin, Chaudhry and Haslam, 2021), although these are framed differently. Mohamed and Ofteringer (2016) outline how Muslim charities approach humanitarian principles guiding their work, while Salek (2016) argues that faith-inspired charities can be compatible with humanitarian principles. These insights challenge the alleged dichotomy between the 'independence' of mainstream actors and the 'bias' of Islamic stakeholders. In fact, due to the political sensitivity of humanitarianism and forced migration, similar issues around contested neutrality, impartiality and independence are likely to persist for both cases. Although most of Islamic humanitarian relief projects are directed to Muslim countries because of the *zakat* priority of solidarity with the needy in the region (Al Yahya and Fustier, 2011), or within the same nation-state (for example see Hulwati et al., 2024 or Yamaludin et al., 2024), development-oriented initiatives do go beyond the global *umma* (see for example Derbali, 2021). Some argue that Islamic institutions comply with humanitarian standards and provide aid without distinction as to religious belief or political affiliation (Al Yahya and Fustier, 2011). For instance, the Saudi Fund for Development charter explicitly states that the organisation must make decisions on the basis of needs, rather than any other considerations (SFD Annual Report, 2010).

While a body of Islamic feminist scholarship argues for the inherent rights of women in Islam (Mernissi, 1991; Mir-Hossaini, 2014; Afsaruddin, 2024), some studies propose that Islamic philanthropy principles are the mechanisms towards realising these women's rights. Polok and Pertek (2025), discussing the compatibility and misconceptions between universal and Islamic human rights, argue that Islamic law and philanthropy provide alternative, indigenous mechanisms for promoting gender equality, economic empowerment, and protection of women, contributing to the framework of CEDAW. In a similar vein, the mapping of Muslim charities (Nabil and Pertek, 2026) reiterates that their focus on orphans and widows reflects deeply rooted Islamic legal and ethical precepts, with care for these groups considered a religious duty. This emphasis aligns well with the mainstream humanitarian focus on female-headed households, suggesting a natural convergence in targeting vulnerable populations (Kidwai and Zidani, 2021: 51). Rather than being in tension, these approaches reinforce one another and offer opportunities for joint programming that is both culturally resonant and strategically aligned.

Framing Islamic philanthropy as a rights-based, justice-oriented system – rather than as a parallel or faith-specific modality – helps bridge existing gaps and foster a broader conversation on pluralistic

ethics in humanitarianism, including the need to accommodate diverse worldviews on women-sensitive aid. Potential synergies between Islamic philanthropy and the humanitarian system include *zakat*'s embedded focus on protection, through eligibility criteria including people in need, those facing exploitation and populations on the move (Pertek and Nabil, 2026). Up-to-date evidence suggests some degree of IsP instruments' application in humanitarian contexts for refugees, many of which are suitable for assisting women in the most vulnerable situations. For example, the *zakat* category of *riqab* (freeing captives) explicitly address human trafficking for sexual exploitation both in conflict zones and on the move (Alfin et al., 2023), which could be reinforced through financing rehabilitation for survivors. *Waqf* (endowments) used in combination with equity-based crowdfunding (*mudarabah*) and commodity (*murabahah*) microfinance can fund agricultural enterprises (Salaudeen, 2024; Sulaiman, 2023), including for women farmers, and for building medical facilities and hospitals to tackle increased maternal mortality in emergencies (Lutfi & Ismail, 2016; Al Gasseer et al., 2010; Qasim and Hynie, 2019). *Waqf*-funded properties can be also utilised as community kitchens for food security and women's economic empowerment (Sahyoun et al., 2019; Ibrahim et al., 2019; Ghattas et al., 2018). Similarly, a cash-*waqf* refugee microfinance fund with a *takaful*-based mutual guarantees system (Kachkar, 2017) can support women entrepreneurs, reducing GBV risks. Also, IsP-funded water and wells projects in refugee camps (Roslan et al., 2024) can enhance women's safety by reducing exposure to protection risks, including sexual violence during water collection. Another Islamic social finance tool, *sukuk*, can support large-scale displacement responses, including funding refugee camps (Mahomed et al., 2021), with potential for gender-sensitive design such as safe electricity, nearby wash facilities and secure cooking spaces.

Over time, personal acts of giving have evolved into institutionalised Islamic philanthropy, with faith-based organisations and Muslim NGOs now playing a strategic role in global humanitarian efforts. Ample research demonstrates an increasing institutionalisation and professionalisation of Islamic charities, evolving from purely faith-based actors into hybrid institutions that blend religious motivations with development logic (Petersen, 2014). These advances include adopting international standards, engaging in strategic partnerships and aligning with global agendas such as the SDGs, including SDG 17 (Partnerships for the Goals). The bureaucratisation of Muslim organisations creates a sense of their objectivity, neutrality and impartiality (Barnett, 2012: 192) – principles central to the humanitarian system. Such a transformation is not merely technical but reflects a repositioning of Islamic philanthropy within global humanitarian governance, where Gulf donors and Muslim charities seek recognition not just as funders but as norm entrepreneurs in shaping the aid landscape (Petersen, 2018). Yet, Muslim humanitarian organisations still rarely distinguish mixed sources of income and *zakat* from other forms of financing (Ismail, 2018: 8).

In some contexts, secular or faith-based organisations often share similar operational approaches, such as an emphasis on cost-effective models, alongside integrated finance mechanisms. These approaches and principles are often presented as universal due to competition for funding sources (Barnett, 2012: 192). At times their specific organisational philosophies become obscured, appearing indistinguishable to the recipients of aid (Hasselbarth, 2014). In turn, adapting Islamic philanthropy instruments also involves a reversal of roles for some Muslim agencies that previously depended on UN funding (for example, WFP programmes). New partnerships between UN and Muslim charities have meant channelling of *zakat* and *sadaqa* funds into UN-led Islamic philanthropy initiatives, such as from Islamic Relief USA to UNHCR's Refugee Zakat Fund for emergency response (such as in Latin

America)[4], or from Muslim Charity to IOM's Islamic Philanthropy Fund to counter migrant trafficking[5]. These funding arrangements have enabled aid delivery in regions where Muslim organisations may otherwise be restricted due to geopolitical complexities. As a result, the departure from the long-standing pattern of UN agencies funding Muslim organisations in Western diaspora communities to distribute aid leverages their strategic positionality in Muslim-majority humanitarian settings. These hybrid interactions also demonstrate the value of cross-sectoral engagement between secular and faith-inspired humanitarian actors. For example, in 2013, a US$240 million shortfall in UNHCR's Jordan operations was partially offset by nearly US$140 million in donations from Islamic organisations based in Saudi Arabia, Kuwait and Qatar, channelled through local Islamic charities (Iqbal, 2022: 37).

Interestingly, Islamic philanthropy is also increasingly deployed by INGOs, often as a fundraising tool divorced from its deeper theological and ethical foundations of gender justice. A range of mainstream aid agencies have set out to build *zakat* collection campaigns and policies in the recent years (Save the Children, WaterAid, MSF, Oxfam and others), which requires further investigation. Those actors have institutionalised *zakat* compliance (ring-fenced accounts, Shariah oversight and clear guidelines on eligible programmes and administration) to varied degrees. UNHCR's Refugee Zakat Fund has focused on Shariah compliance, with multiple fatwas from respected scholars from all over the world, which has contributed to building trust among Muslim donors (Yamaludin and Alwi, 2024: 84). Oxfam leans towards a hybrid model, with *zakat*-compliant fundraising and advisory panels but without full governance systems. Similarly, WaterAid launched its first *zakat* appeal in 2021 to provide clean water to Muslim communities in Bangladesh, Mali and Pakistan, with *sadaqa* or general funds being utilised for mixed faith populations (WaterAid, 2026).

In other cases, the funding comes through partnerships and collaborations with organisations which use Islamic philanthropic sources. For example, in Bangladesh, Care International provided WASH, shelter and infrastructure assistance for Rohingya refugees and the host community in Cox's Bazar drawing on funding from Islamic Relief Worldwide (Care International, 2019). In 2014, Lutheran World Federation established the world's first official collaboration between a global Christian and a global Islamic organisation, Islamic Relief Worldwide (Islamic Relief, 2014). The Memorandum of Understanding followed the two organisations' earlier cooperation in Dadaab refugee camp in Kenya and in Jordan (Islamic Relief, 2014). With *zakat*'s popularity and targeting Muslim donors especially during Ramadan, the question of mainstream INGOs adapting to Islamic philanthrop as a set of values, and not only a source of revenue, merits closer examination. Some of the challenges for such multi-stakeholder engagements are explored next.

[4] https://irusa.org/islamic-relief-usa-and-usa-for-unhcr-announce-a-landmark-strategic-partnership-to-support-refugees-and-displaced-populations-worldwide/
[5] https://www.iom.int/news/muslim-charity-joins-iom-islamic-philanthropy-fund-usd-1-million-tackle-trafficking

Disconnects: Challenges for multi-stakeholder engagement and implications for women

Despite areas of convergence, structural and political disconnects continue to constrain engagement between IsP and IHS actors, as outlined in Table 3. The Western liberal humanitarian model is increasingly challenged by alternative traditions with some areas of friction or misalignment between diverse aid actors.

Table 3. Disconnects between IsP and IHS

Disconnects	**Implications for women**
Securitisation	Muslim charities are often viewed through a security lens, limiting their access and legitimacy (Benthall, 2012) which in result limits aid availability for women in short and long-term.
Debanking	Financial exclusion of Muslim charities due to counter-terrorism regulations undermines their operations (Barnett, 2012) which means that funding for assisting displaced women might not reach the intended recipients.
Racism and religious discrimination	Racial and religious discrimination affects trust, collaboration and equitable partnerships (Metcalfe-Hough et al., 2015; Allen, 2010; May, 2021) which undermines joint capacities to support women. Racism and Islamophobia inadvertently curtail aid access for women.
Notions of neutrality and impartiality	These notions may conflict with faith-based motivations and practices in IsP (Kraft, 2015) that intrinsically are meant to support women (e.g. widows, orphaned girls, marginalised women) and with culturally relevant idioms and modalities of community support (Carter and Satti, 2025; Ipek, 2022; Zaman, 2023; Metcalfe-Hough et al., 2015; Haq et al., 2017; Osanloo and Robinson, 2024).
Unclear modalities of alms collections	Lack of transparency and standardization in *zakat* and *sadaqa* systems creates challenges for integration (Aassouli et al., 2024) and for aligning gender, protection and inclusion standards.
Lack of standard impact assessment practices	IsP actors may not use conventional metrics, making collaboration and accountability harder (Metcalfe-Hough et al., 2015; Haq et al., 2017; International Humanitarian Action Review, 2022; KSRelief, 2024a, 2024b and 2024c), leading to sidelining or omission – even if unintended – of women's needs.

Lack of accountability and transparency	IsP actors may conceal their giving due to the belief of reward for intention and privacy of donations (Elkahlout, 2020), which also inadvertently undermines gender accountability. Some organisations lack strong accountability and transparency mechanisms, resulting in low levels of community trust (Hasselbarth, 2014).

Substantial barriers include securitisation and debanking that limit the operational space of Muslim charities, especially those working across borders, and restrict their capacity to deliver aid. A body of research shows that the post-9/11 securitisation of Muslim organisations, anti-terrorism laws and debanking measures have fragmented the humanitarian sector and polarised the discourse on aid. Muslim organisations experience barriers in opening bank accounts and using banking services, as well as delays in payments. They are often held to higher standards of financial accountability than secular ones (Barnett, 2012; May, 2021). These barriers limit the operational capacity of agencies that often serve displaced and marginalised refugee populations, and in doing so reducing women's access to essential services and community-based support systems. Overregulation and debanking of Islamic philanthropic actors not only limit the mobilisation of resources such as *zakat* and *waqf* but also marginalise grassroots and refugee-led initiatives. Faith-based organisations – especially Muslim charities – are often viewed through a lens of risk and surveillance, which restricts their operational space and undermines their ability to deliver gender-sensitive services. Assumptions about neutrality often delegitimise faith-based actors within humanitarian coordination systems, which may in turn disproportionately affect displaced women, who in many contexts rely on community-based support systems. Local support groups are often the first responders in crisis settings, for example during the ongoing conflict in Sudan (Carter and Satti, 2025).

IsP actors and initiatives often lack central governance and are administered by a plethora of actors, including Muslim-majority state departments, religious leaders and multiple global relief agencies (herein referred as IsP actors). The majority of organisations administering *zakat* rarely provide gender-sensitive information and research on *zakat* tends to overlook the gender dimension (Abraham, 2018). For instance, only a few studies indicate the gender impact of various charitable instruments on women's food security (Sahyoun et al., 2019; Ibrahim et al., 2019). One study suggests that Gulf-funded programmes may impose traditional gender norms through their design (Erdilmen, 2024).

There are also political sensitivities in the OIC states around refugee rights which limit the potential for rights-based programming. These disconnects are not merely technical; they are rooted in competing worldviews, regulatory environments and historical power asymmetries between Western humanitarian institutions and Muslim-majority philanthropic systems. To respond to these pressures, Muslim organisations have pursued strategic professionalisation. For example, the Humanitarian Relief Association in Türkiye reframed its religious activities as cultural practices to align with humanitarian ethics (Ipek, 2022), while the Union of Relief and Development Associations (URDA) in Lebanon distanced itself from its faith-based origins (Zaman, 2023). Some organisations translate religious terminology into secular language – for example, referring to 'donations' instead of calling them '*sadaqa*' – to appeal to broader donor bases and ensure sustainability (Ipek, 2022). While professionalisation may enhance funding, it can dilute culturally resonant language and

practices that are crucial for engaging women meaningfully, especially in contexts where religious idioms carry trust and legitimacy.

The wider regulatory environment, especially in Gulf states, further complicates monitoring and evaluation of charity work. Elkahlout (2020) found that Islamic giving often assumes accountability to God, not to bureaucratic systems, with a preposition that the receiver will not misuse the donation. Elkahlout's interlocutors from the Kuwaiti relief sector explicitly expressed their dissatisfaction with the bureaucratisation of their work, describing the process as waste of time and resources, resulting in technocratic erasure of humanitarian ethics and values. This call for alternative modes of monitoring matters, given that Kuwait is an important humanitarian player in the Gulf and increasingly worldwide and given that the Kuwait Fund for Arab Economic Development (KFAED) is considered one of the most experienced agencies in the wider Middle East (Wilson, 1983). Over-bureaucratisation can alienate donors and organisations that are well positioned to support women, especially if their culturally embedded practices are dismissed as unprofessional or obscure.

Also, the emphasis on the hierarchy of aid eligibility, often based on rigid categories such as 'the most vulnerable', contrasts with more contextualised and informal modes of assistance rooted in Islamic ethics of care (Zaman et al., 2023: 232). On the one hand, organisational regularisation can reinforce power imbalances and create distance between aid providers and recipients (Barnett, 2012: 202). Hasselbarth (2014) shows that Islamic charities serving Syrian refugees in Jordan and Lebanon build community trust through informal procedures, which communities view as both an asset due to reduced bureaucracy and better access and a liability because of weaker accountability and perceived favouritism.[6]

Perceptions of incompatibility with humanitarian standards and principles constitute another key barrier among FBOs distributing religious donations. For instance, local associations, many of which are faith-oriented, may face disproportionate distrust in the aid sector due to perceived biases that are seen as incompatible with the principle of humanitarian neutrality, independence and impartiality (Kraft, 2020). This suspicion often sidelines local organisations that are deeply embedded in communities, understanding and reflecting their cultural and religious realities. For example, mainstream actors may interpret neutrality and independence as the exclusion of any religious affiliation or faith-driven motivation, which can lead to mistrust or explicit rejection of Islamic charities. Some major concerns relate to the legitimacy of *zakat recipients*, especially given the ongoing scholarly debate about whether obligatory *zakat* may be distributed to anyone in need or should be limited to Muslims only.

In terms of individual donor behaviour, Muslim communities often prefer to donate to local volunteer-led NGOs rather than state-administered channels, both in diaspora and Muslim-majority contexts (Metcalfe-Hough et al., 2015; Haq et al., 2017). This preference reflects a desire for trust, transparency and direct impact, rooted in religious and cultural values around personal responsibility and community care. Muslims believe one role of charity is to connect followers with each other, whereby a community is built through faith, and faith is deepened through community

[6] These concerns were not tied to the religious or political orientation of the organisations, which many refugees were unaware of.

in a reciprocal manner which finds its formalisation in the concept of *takaful*, the responsibility of each Muslim for their fellow believer (Alterman and Hunter, 2004: 3).

However, a decentralised giving model can pose challenges, as it may lead to fragmented aid delivery, limited oversight and reduced coordination in large-scale humanitarian responses. Without robust governance structures, volunteer-led initiatives risk inefficiencies, duplication or exclusion of vulnerable groups. The inconsistent transparency and limited data availability challenge accountability standards of various aid actors, including those based in the Gulf. Many organisations deploying Islamic philanthropy have limited capacity to provide standardised reporting and gender-disaggregated data, which complicates their contribution to global humanitarian accountability structures. Regional humanitarian agencies tend to provide basic, often quantitative details rather than comprehensive narrative evaluations. Furthermore, in the context of complex foundations and networks, such as Dubai Humanitarian (formerly International Humanitarian City) or Mohammed Bin Rashid Al Maktoum Global Initiatives (MBRGI), it can be difficult to discern specific roles and the precise functions of numerous implementing partners. The use of Islamic financing for larger infrastructure programmes also often lacks explicit specification. A notable gap in transparent, evidence-based documentation of operational mechanisms, funding flows and measurable outcomes limits comparative assessments with international actors. Strict requirements for monitoring and accountability in the humanitarian sector do not align easily with often unclear modalities of alms collection given the faith-motivated preference for undisclosed charity-giving in the Islamic context.

One body of research examines the political economy of Muslim charities and mainstream aid sector. In an anthology, *Care in a Time of Humanitarianism: Stories of aid, refuge and repair in the Global South* edited by Osanloo and Robinson (2024), which sheds light on the practices of humanitarian care in the Global South, Doha, Robinson and Mittermaier reiterate the call for an alternative humanitarian framework grounded in an Islamic ethics that emphasises a sensitivity towards building a more just society, shifting from the concept of equality to equity. In their introductory chapter Osanloo and Robinson (2024: 13-14) note that Islamic ethics have been conceptualised in humanitarian scholarship as having a different logic of “compulsion to charity” and, consequently, obligation to work towards equal access to food, shelter and well-being for everyone. Those prepositions are in line with the mainstream rights-based framework and demonstrate – once again – that Islamic practices of humanitarian care do not contradict secular ones. However, their emancipatory potential may be perceived as threatening the current political status quo, in which case the mainstream system may have reservations about incorporating them. For instance, fulfilling the rights of displaced people (as opposed to merely hosting them in remote refugee camps which can attract significant foreign aid) is politically contentious for many states (Hart et al., 2022).

Moreover, concerns persist about Gulf funding and its impact on gender programming due to limited gender-disaggregated data and lack of frameworks that recognise displaced women’s protection and inclusion needs. For instance, in the case of Kuwait, despite its robust institutional structure for *zakat* distribution and its long-standing engagement in refugee assistance, there is no explicit reference to women – or refugee women specifically – in the publicly available policy documentation or official statements of the Zakat House of Kuwait. The general language used in Zakat House publications emphasises the solidarity of the *umma* and the duty to support “needy and

displaced Muslim populations", but does not identify gender-differentiated needs or gender-specific targeting strategy (International Humanitarian Action Review, 2022).

Similarly, many Saudi-based institutions provide limited public reporting, especially regarding impact data, gender-disaggregated outcomes and the strategic use of *zakat* or *waqf* in displacement contexts. It is also unclear to what extent the *zakat*, *sadaqa* or *waqf* instruments are used as explicit funding streams within KSRelief's programming for displaced populations or specifically for women. Altogether, while KSRelief demonstrates substantial geographic scope, technical partnerships and sectoral diversity, it still lacks, as do other Gulf-based aid agencies, a clearly articulated gender policy, gender-disaggregated indicators and dedicated frameworks to prioritise the protection, empowerment and integration of displaced women and girls (KSRelief, 2024a, 2024b and 2024c). Also, while some evidence exists on aid modalities of Muslim relief agencies in Western diaspora, such as Islamic Relief (for example Pertek, 2024), it is not specific to their social finance workstreams.

Finally, the different understandings of feminist concepts, gender equality and women's empowerment remain subject to potential misalignment between different aid actors, coupled by fears of a conservative backlash with US aid cuts and anti-DEI (Diversity, Equity and Inclusion) agendas shifting the landscape. Feminist terminology carries specific historical, cultural and political meanings, and may be interpreted with suspicion or concern in some contexts – particularly where it is perceived as challenging established gender roles or undermining men's responsibilities within the family and community. For some communities, however, women's empowerment is understood as integral to building resilient families and healthy societies. Similarly, pathways towards gender equality vary considerably: while some actors emphasise spiritual growth, ethical obligations and reinterpretations of religious texts as the foundation for women's rights (Afsaruddin, 2024), others draw on liberal, rights-based or market-oriented models. These divergent epistemologies do not necessarily conflict, but they do shape priorities, language and expectations in ways that can hinder collaboration unless explicitly acknowledged and negotiated. Muslim donors often lack capacity and contextualised approaches to integrate gender frameworks, such as the Women, Peace and Security (WPS) agenda which promotes women's inclusion in peace-building initiatives and their protection in conflict.[7] Without tailored gender strategies and culturally sensitive language, women's protection and inclusion risk being deprioritised, especially in contexts where faith plays a central role in shaping social norms.

Our analysis prompts a question about how faith-inspired mechanisms such as IsP can be implemented by actors who do not share the same values. This probes issues of cultural relativism, cultural diplomacy and the tension between universal humanitarian principles and context-specific ethics. While humanitarianism claims universality, its dominant frameworks often reflect Western liberal norms (Agar and Agar, 2015). Technical and technocratic fixes – such as standardised accountability metrics – may overlook the relational, spiritual and community-based dimensions of Islamic giving. The exclusion of religion from humanitarian discourse on the grounds of universalism has unintentionally prevented dialogue and collaboration with many local organisations based in

[7] The Women, Peace and Security (WPS) agenda is a global policy framework established by UN Security Council Resolution 1325 (2000). It recognises both the gendered impacts of conflict and the critical role of women in preventing conflict, building peace and contributing to security.

societies where religious identity, belief and practice are widespread and underpin charitable action (Ager and Ager, 2011).

Discussion and conclusion: Centring women in multipolar humanitarianism

In this paper, we have discussed connects and disconnects between the mainstream humanitarian system and the one guided by Islamic social finance instruments in order to identify implications for future empirical investigation. Connects indicate opportunities for Islamic philanthropy (IsP) to contribute to protection and resilience-building for displaced women, while disconnects signal challenges in fostering multi-stakeholder collaborations focused on improving outcomes for women.

Our analysis indicates that the connects include overlapping priorities in supporting the most vulnerable groups of women in emergency settings, such as widows, female-headed households and vulnerable families. They also suggest that IsP is not inherently in tension with mainstream humanitarian norms. The literature reveals that multi-stakeholder collaborations are selective, situational and often driven by financial exigencies rather than deeper normative recognition of Islamic ethical frameworks. The disconnects are rooted in securitisation, debanking, competing norms, and gaps in accountability and in gender-disaggregated data.

Taken together, the findings of this paper reveal both the promise and the persistent gaps in linking Islamic philanthropy and the international humanitarian system to advance protection for displaced women. The evidence shows that Islamic social finance – through *zakat*, *waqf* and *sadaqa* – holds significant potential as an alternative and complementary source of humanitarian financing for women, which is often hindered by fragmented governance, limited gender-sensitive frameworks, weak cross-system coordination and restrictive regulatory environments. At the same time, the international humanitarian system remains structurally constrained by funding shortages, secular predispositions and the continued marginalisation of local, community based and faith-informed forms of care. Although religion is no longer taboo in the international humanitarian sector, the focus is on religious resources in fiscal terms, rather than on the values of aid and its motivations and modalities for social change. However, there is still limited evidence on how the improved participation of Islamic philanthropy actors would impact the inclusivity of humanitarian policy and practice. With a range of initiatives opening up space for faith-based engagement in the last decade, the notion of humanitarianism as a purely secular domain is being challenged.

Our review is the first to reveal a complex relationship between IsP and the international humanitarian system (IHS), examining how the intersections between both influence outcomes for displaced women. These go beyond parallel structures but rather highlight the existence of a multipolar and increasingly institutionalised forms of engagement and integration at the international level. These include hybrid funding models within UN systems, increasing state-led institutionalisation in GCC states, convergence in technical and professional standards, and new forms of South–South cooperation (European Union, 2023). Multipolar humanitarianism means that international aid is shaped by multiple influential states and actors, not by a single hegemon or two superpowers (Baylis et al., 2023), moving from a unipolar and bipolar landscape to a multipolar landscape of humanitarian interventions. This shift has profound implications for how humanitarian

principles are interpreted, how aid is delivered and who defines the norms and priorities of humanitarian action. We conclude that the multidimensional and multi-level nature of IsP actors mirrors a multipolar but yet fragmented and competitive humanitarian order, where governance models and interests vary widely. Therein, humanitarian norms are influenced by competing political ideologies, strategic priorities and cultural and religious values which should not be ignored if humanitarian outcomes for women are to be improved. A renewed dialogue between secular and faith-based humanitarian actors is needed not only on how religious values and humanitarian principles can be complementary rather than contradictory (Kraft, 2020; Salek, 2016) but also on how they can strengthen displaced women's protection.

Notably, the absence or insufficient integration of gender sensitivity into humanitarianism is not unique to any of the systems: it pervades them both. There is a dearth of women-sensitive frameworks in Islamic philanthropy and inconsistent gender integration in IHS. In the context of a scarcity of funds, gender equality initiatives are often the first to be scaled back. While faith-based organisations may have strong community access but limited gender policy guidance, mainstream humanitarian actors often lack faith sensitivity in women's protection programming.

Our aim was to consolidate current insights and identify gaps to set out a way forward for the Making Aid Work research programme and to test the proposed conceptual framework (Figure 1). The analysis suggests the following key questions for empirical testing:

1. In what ways do the connects between IsP and IHS manifest themselves in real-world collaborations around gender and protection programming at local and regional levels?
2. How do Islamic philanthropic actors approach women's needs and protection?
3. How do displaced women themselves experience IsP and IHS interventions?
4. Which disconnects between IsP and IHS are most consequential for displaced women?
5. What are the shared ethical commitments and principles of IsP and IHS, e.g. around localisation and community-centred models to support women?

In conclusion, Islamic social philanthropy operates within a diverse landscape shaped by varying theological interpretations, cultural practices and national regulatory frameworks. While this diversity reflects the richness of Islamic giving traditions – such as *zakat*, *waqf* and *sadaqa* – it also presents challenges for coordination and scalability. Placing women's interests at the centre of humanitarian action requires more than technical adjustments: it calls for engagement with diverse cross-cultural approaches to aid, inclusive governance and theological integrity to build more pluralistic humanitarian systems. Finally, while decolonising aid implies that alternative modalities of relief are not required to adapt to the Western normative order but can co-exist as legitimate ways of providing help to people in crisis, the international humanitarian system is yet to reflect the pluralism of values underpinning diverse aid modalities. As noted by Mohamed and Ofteringer in their paper about Islamic voices in the debate on humanitarian principles: "universal acceptance is not a given – it can only be achieved through multipolarity and diversity" (2016: 393). Accordingly, developing an inclusive humanitarian policy will require cultural humility, cross-cultural diplomacy, stronger coordination among donors, and effective mechanisms for deploying philanthropic tools if the international community is to harness diverse aid models and better support displaced women.

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