UNIVERSITY OF BIRMINGHAM

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# Financing Women's Resilience: A Conceptual Framework from Islamic Philanthropy

Working paper 2/2026

Sandra Pertek and Muhammad Nabil

MAKING AID WORK FOR DISPLACED WOMEN

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## Abstract

This paper is the first to offer an original analysis of Islamic philanthropic instruments as inclusive tools to mobilise ethically grounded support for strengthening resilience and protection of women in displacement. While global humanitarian systems often overlook *faith* as a resource, Islamic philanthropy, rooted in principles of justice, compassion and human rights, offers a culturally resonant model for addressing the gendered impact of displacement.

Using multi-methods, the study employed a fourfold approach integrating practical, historical, ethical, and scriptural evidence drawn from interdisciplinary literature in gender, forced migration, and Islamic studies, anthropology, sociology, and history. Practical mapping synthesises contemporary applications of *zakat*, *sadaqa* and *waqf* across displacement phases, from short-term emergency relief (e.g. *zakat*-funded cash assistance) to medium-term recovery (e.g. debt relief and psychosocial support) and long-term inclusion (e.g. *waqf*-funded education and livelihoods). Historical evidence highlights women's agency in philanthropic governance, from founding *waqf* institutions to financing education and health care, challenging assumptions of passivity and demonstrating continuity of care across Muslim societies. Scriptural analysis draws on Islamic injunctions and prophetic traditions to identify canonical imperatives for the protection and inclusion of women, including their rights to dignity, economic security and safety in contexts of vulnerability. Ethical reasoning applies Islamic legal maxims, such as "harm must be removed" and "hardship begets facility", to derive guiding principles for gender-sensitive humanitarian action aligned with global humanitarian standards.

This study proposes an integrated framework positioning Islamic philanthropy as a robust mechanism for gender-sensitive humanitarian financing and governance. By institutionalising ethical principles and leveraging faith-based resources, it argues that Islamic philanthropy can advance women's rights, dignity and agency in displacement settings, while reducing social safety net burdens and easing public spending pressures on host governments. The paper concludes with actionable recommendations for governments, non-governmental organisations and financial institutions to operationalise innovative refugee financing models.

**Acknowledgement:** Authors wish to thank Syed Muaz Shah for research assistance on Islamic legal maxims and Amjad Saleem for reviewing the paper.

**Suggested citation:** Pertek, S. and Nabil, M. (2026) Financing Women's Resilience: A Conceptual Framework from Islamic Philanthropy. Making Aid Work Working Paper 2. University of Birmingham.

**Contact:** makingaidwork@contacts.bham.ac.uk

## Women in displacement: Space for innovative faith financing

The global landscape of internal and cross-border displacement has reached unprecedented levels, with over 123 million individuals displaced due to armed conflict, climate change and other insecurities (UNHCR, 2024a). Forced migration is a deeply traumatic and gendered experience, with women facing disproportionate, heightened risks of violence, discrimination and exclusion. According to the United Nations High Commissioner for Refugees (UNHCR), as of 2024, women and girls account for around 50% of any refugee, internally displaced or stateless population. Extensive evidence suggests that displaced women experience a continuum of violence, exploitation and trafficking (Pertek and Phillimore, 2022) throughout the migration journey - from transit to settlement in camps or host countries, often under restrictive and exclusionary asylum policies. Displacement reshapes gender roles and access to resources. For example, women frequently assume new responsibilities, including becoming primary breadwinners, especially when they lose their male counterparts in conflict, while continuing to shoulder the burden of unpaid domestic and care work. Adolescent girls may be pulled out of education to support household duties, and men may experience disempowerment and identity crises due to loss of status, absence of work, trauma and inability to fulfil traditional roles (Stark et al., 2025). Displaced populations are often deprived of assets, education and social standing, with ethnic minorities in particular facing compounded discrimination. Nonetheless, global humanitarian frameworks often reduce women to a homogenous category of vulnerability, grouping them with children and overlooking their diversity, resilience and agency (Carpenter, 2005).

Women encounter multiple barriers to accessing protection, health care, livelihoods, resources and services in displacement. They are disproportionally affected by heightened risks of sexual and gender-based violence (SGBV), unwanted pregnancies, unsafe abortions, communicable diseases, and mental health issues, such as PTSD and depression due to trauma. Other challenges include erosion of support systems, increased burdens in female-headed households, malnutrition and high maternal morbidity and mortality (Al Gasseer et al., 2010). In this context, Islamic philanthropy (IsP) [1], encompassing both financial and spiritual capital, may offer a combined faith- and gender-sensitive approach. IsP is not merely a form of charity - it is a moral and spiritual practice rooted in justice, generosity and accountability, informed by Islamic ethics. This paper explores how IsP, an understudied area in the studies of gender, forced migration and religion, can offer an alternative, faith-sensitive framework for addressing the challenges faced by displaced populations.

Over recent decades, forced migration policy debates have evolved from a narrow focus on women to broader gender-sensitive approaches (see UNHCR's 2017 Policy on Age, Gender and Diversity). However, gender programming in humanitarian contexts continues to struggle with meaningful inclusion: the concept of gender remains insufficiently disaggregated, often failing to address the specific and intersectional needs of displaced individuals (Ekanayake et al., 2023). Moreover, while the visibility of refugee women increased through global platforms such as the UN World Conferences

[1] See section on *Islamic Philanthropic Instruments (IsP)* for overview and definitions

on Women, gender mainstreaming has been criticised for being tokenistic, donor-driven and inadequately responsive to the lived realities of crisis-affected communities (Freedman, 2010; Holloway et al., 2019). Humanitarian programming has also been critiqued for reinforcing stereotypes - portraying refugee women as passive victims in need of rescue by an international community and donor-driven projects, and men as inherently violent; and sometimes reinforcing traditional gender norms by training women in stereotypically feminine occupations, limiting their economic agency. These narratives not only perpetuate inequalities between aid providers and recipients but can also exacerbate gender-based violence (GBV) through unequal resource distribution and inadequate protection measures (Olivius, 2016). The role of faith and faith-based interventions remains limited. A synthesis of 14 studies examining women refugees' experiences of GBV across different migration stages found dominant coping strategies as silence and endurance, remaining with perpetrators, minimising violence and avoiding disclosure as a means of preventing further harm, stigma, family breakdown or legal insecurity - demonstrating that coping mechanisms are predominantly constrained and survival-oriented, rather than empowering or therapeutic (Pérez-Vázquez, S. & Bonilla-Campos, A., 2023). Similarly, migrant women often resort to their personal religion, faith and spirituality as a coping strategy in the face of exploitation (Pertek, 2024). Faith-based coping and religious practices emerge as a strategy in sustaining hope, endurance and emotional survival, particularly when no structural protection is available.

Trotta and Fiddian-Qasmiyeh (2022, pp. 66-67), in their critical review of two decades of scholarship on the intersections between religion and forced migration, find that transnational religious networks function as infrastructures of support, facilitating movement, remittances and belonging across borders. Faith actors, including displaced people themselves, play key roles in providing material, psychosocial and spiritual support, often filling gaps left by states. Hence, little is known in practical terms about the ways in which charitable faith-inspired mechanisms, funded by IsP instruments, can contribute to their protection. Limited research explored gender sensitivity and the impact of IsP interventions on women, in part because many Muslim agencies often do not include gender perspectives in their humanitarian frameworks. Besides, large humanitarian organisations (e.g. Qatar Fund for Development, King Salman Humanitarian Aid & Relief Centre) based in Muslim-majority countries and having tangible impact may not necessarily identify as faith-based organisations (FBOs). Scholars argue that the international humanitarian system (i.e. UN agencies, INGOs and mainstream donor agencies of leading largely Western governments) often overlooks Islamic moral economies, missing opportunities to leverage their potential to promote dignity and equity (Cole, 2022; Hughes and Siddiqui, 2024). Overall, 'Muslim' responses to refugee crises and forced displacement are frequently rendered invisible within dominant humanitarian, policy and academic frameworks, despite displacement disproportionately affecting populations from Muslim-majority contexts (Zaman, 2022). Drawing on ethnographic work with Syrians displaced in Turkey and Greece, Zaman (2022, pp. 82-83) critiques that humanitarian and state actors adopt a form of "functional secularism" which sidelines religious meaning-making except where it can be instrumentalised as social capital. The Western understanding of philanthropy fails to account for additional philanthropy models, such

as Muslim volunteering and in-kind contributions and even simple gestures such as smiling at others (Siddiqui, 2024).

The central research question guiding this paper is: *In what ways do practical, historical, ethical and scriptural perspectives inform IsP to support displaced women's protection and inclusion?* Existing Islamic philanthropic models and interventions are mapped, followed by a discussion of scriptural, legal and ethical perspectives. Based on the IsP interventions and models, they are placed in a time-boundless and resource-specific framework across different phases of displacement, which aims to advance faith-sensitive humanitarian financing and gender-inclusive humanitarian responses, addressing gendered vulnerabilities. We begin by introducing Islamic philanthropy as a resource for refugee financing, outlining its theological, legal, ethical and practical foundations. It analyses key instruments: *zakat*, *sadaqa* and *waqf,* and their relevance to displacement contexts based on the historical and contemporary evidence. Guiding principles are derived from key values and Islamic legal maxims to inform gender-sensitive IsP practice. The paper concludes by discussing how moral economies in Muslim-majority countries can be institutionalised to advance gender justice, enhance humanitarian impact and support displaced women's capacity and agency.

## More than finance: Religion as a resource in philanthropy

Islamic philanthropy, as in other Abrahamic religions, goes beyond finance and rituals. In the field of religion and development, key dimensions of religion, such as religious ideas, practices, organisation, and experience (Ter Haar, 2011), play a distinct role in motivating and structuring philanthropic behaviours operating at individual, community and societal/structural levels. *Religious Ideas* are the foundational beliefs that inform and inspire charitable actions. In IsP, these beliefs are deeply embedded in the Qurʾānic and prophetic teachings that emphasise sincerity, humility and divine accountability in giving. For instance, the Qurʾān warns against giving charity for the sake of public recognition or followed by reminders that may hurt the recipient (Qurʾān 2:264; 4:38). Instead, charitable acts must be performed solely for the sake of God, with the intention of spiritual reward in the hereafter (Qurʾān 13:22; 2:265; 2:272), without expecting any worldly return (Qurʾān 76:8-10). *Religious practices* encompass the tangible expressions of faith through charitable deeds and practices, which are rooted in the belief that every act of kindness contributes to spiritual growth and social harmony. *Religious Organisation* refers to the collective and institutional dimensions of philanthropy. Within Muslim settings, this includes a wide array of formal and informal entities such as Muslim charitable foundations, humanitarian aid agencies, mosque-based initiatives, and community groups. These organisations play a crucial role in mobilising resources, coordinating relief efforts and fostering a culture of giving that aligns with Islamic ethical principles. Within the humanitarian aid sector, faith-based humanitarian organisations aim to mobilise *sadaqa* and *zakat* funds for development and humanitarian relief (Stirk, 2015). *Religious Experience* captures the emotional and spiritual aspects of charitable engagement. For many Muslims, giving is not merely a transactional act but a deeply personal and transformative experience. It may involve feelings of inner peace and spiritual fulfilment, or metaphysical encounters such as dreams and visions that reinforce

the significance of their charitable actions. These experiences often deepen one's connection to faith community and enhance the sense of purpose in serving others (Schervish, 2008).

Today, IsP is undergoing a significant transformation, from informal, personal religious duty to structured, institutionalised giving, shaped by modern governance, global humanitarian standards and transnational networks (Borchgrevink, 2020). IsP is represented by a diverse array of faith-based organisations, NGOs and charitable foundations operating across borders, and increasingly managed by international organisations, such as the UN. With *zakat* being recognised as an underutilised source of humanitarian financing, institutions such as UNHCR (see, for example, Refugee *Zakat* Fund), Islamic Relief and BAZNAS (Indonesia's National *Zakat* Board) have developed mechanisms to channel these funds toward humanitarian relief (Borchgrevink et al., 2022). This evolution is particularly evident in countries such as the UK, the US and Indonesia, where sizable and major migrant and ethnic Muslim communities are respectively reshaping philanthropic landscapes.

In the UK, IsP has become a cornerstone of civil society engagement. The country hosts over 600 registered Muslim charities, many of which operate globally. British Muslims are considered amongst the most generous donors, giving four times more than the national average - £708 annually compared with £165 (Blue State, 2024). During Ramadan alone in 2025, UK Muslims donated at least £200 million, reflecting the centrality of religious practice in charitable giving (MCF, 2025). The total annual value of Muslim giving in 2024-25 was estimated between £1.48 billion and £2.2 billion (MCF, 2025). This generosity is matched by a rise in professionalised organisations, strategic partnerships and compliance with UK charity regulations. Muslim donors are also increasingly open to supporting secular charities, with up to 50% willing to allocate *zakat* to non-religious organisations if they meet ethical and impact criteria (Blue State, 2024).

In the US, Muslim Americans donate approximately $4.3 billion annually, of which 85% supports causes based in the US (Siddiqui et al., 2021), challenging the misconception that Muslim giving is primarily directed overseas. $1.8 billion is given as *zakat*, mostly during Ramadan (Siddiqui et al., 2022). Interestingly, 50% of donations go to Muslim-led organisations, while 40% support non-Muslim groups, reflecting a broad civic engagement (Siddiqui et al., 2021). Muslim Americans are motivated by compassion, civic responsibility and religiosity, with giving patterns influenced by education, age and cause alignment. Structured giving is growing, with many donors preferring to support health care, education and relief efforts, both faith-based and secular (Altamimi & Liu, 2021).

Moreover, Indonesia, home to the world's largest Muslim population, is emerging as a regional hub for IsP. The country is undergoing a rapid growth in *zakat*, *sadaqa*, and *waqf* institutions such as BAZNAS, Dompet Dhuafa, Lazismu and Lazis NU (Benthall, 2022). IsP in Indonesia is increasingly institutionalised, with efforts to align with Sustainable Development Goals (SDGs) and national poverty alleviation strategies (Arwani, 2024). The government estimates the potential of *zakat* alone to reach IDR 327 trillion (c. £17 billion), highlighting the scale of impact (Ash-Shiddiqy et al., 2024).

Faith-based giving is deeply embedded in Indonesian society, with philanthropic organisations integrating their work across education, health and economic empowerment (Makhrus et al., 2024).

Several other Islamic financial tools are also becoming strategically integrated into IsP programmes to enhance sustainability, equity and community resilience. For example, *wāsiyah* (will/bequest) allows up to one-third of a person's estate to be allocated to non-heirs, including charitable causes. Secondly, *qard hasanah* (interest-free loan) is a benevolent loan extended without interest, aimed at supporting individuals in need, such as displaced women seeking to rebuild livelihoods, while avoiding debt and interest rates. Thirdly, *takāful* (Islamic cooperative insurance) is a mutual-guarantee scheme where participants contribute to a pooled fund to support one another in times of need. It can be adapted for health, disaster or livelihood protection in displacement settings.

## Islamic philanthropical instruments, law and ethics

Foundational Islamic texts, including the Qurʾān, inform the nature, purpose and objectives of charitable giving (Q2:272). A set of faith values, such as compassion/mercy (*raḥma/maḥabba*), justice/equity (*ʿadl/qisṭ*) and rights (*huqūq)*, inform charity as an act of worship. The Qurʾān terms all charities and charitable work a "business transaction", meant to be compensated in the afterlife (Q61:10-11). These charitable religious practices are grounded in spiritual obligations and personal piety, encouraging believers to support the needy and uphold justice by circulating wealth from the affluent to the needy (Q59:7), uphold communal welfare and fulfil obligations (Q2:177, Q9:60), and particularly support vulnerable populations whose movements are restricted (Q2:273).

While the Qurʾān remains the principal source of Islamic understanding (*fiqh*), its interpretation and implementation can vary due to the different epistemological frameworks (Hasan, 1999). In Sunni Islam, prophetic sayings (*ḥadith*) are the second source of law, followed by scholarly consensus (*ʿijmāʿ)* and analogical reasoning (*qiyās*), and this framework is adopted for this study. Shia Islam has differing opinions on Sunni *ḥadīth* and has its own way of interpretation, leading to a different epistemological framework. Due to the uniqueness of each across the creedal differences, there is no 'uniform' key *fiqh* of charity for all branches of Islam. The differing rulings around IsP tools are mostly minor - no major denominations dispute the core understanding, such as the *zakat* amount, but there are scholarly differences as to whether non-Muslims could be *zakat* recipients and on which grounds (Abu-Ghazaleh Mahajneh et al., 2021). In addition, some scholars are more liberal than others in interpreting what constitutes *zakat* given "in God's way" (*fī sabīlillah*) - one of the eight *zakat* categories (Fikriyah, 2021).[2]

*Zakat* is considered a mandatory form of charity as one of the five pillars of Islam, which aims at purifying wealth and supporting the needy. Sunni jurisprudence, across its four major schools (*Ḥanafī, Malikī, Shāfiʿī* and *Hanbalī*), generally agrees that *zakat* is obligatory on specific types of wealth,

[2] The interpretation of *Fī sabīlillāh* varies from armed fighting to all forms of goodness that contribute to the advancement of, and activism for, religion (Ramadhani and Hamzah, 2024).

including cash, gold, silver, livestock, agricultural produce and trade goods, provided they meet the *nisāb* (minimum wealth threshold) and are held for a lunar year (*hawl*) (Al Mawardi, 1996). The *nisāb* varies by school but is generally equivalent to the value of 85 grams of gold or 595 grams of silver for cash and savings. Although the *zakat* rate is typically 2.5% for most wealth types, agricultural produce may have different rates (for instance, 10% for rain-irrigated crops, 5% for mechanically irrigated crops). Local communities are often prioritised to address immediate social issues, though global distribution is permissible (Al Qaradawi, 1999). In Shia tradition, *nisāb* thresholds are similar, based on gold (e.g., 15 mithqal for coined gold) or silver (105 mithqal for coined silver). However, Shia *fiqh* may apply strict conditions for the *hawl* (one-year ownership) and emphasise specific rates for agricultural produce and livestock (Rizvi, 2001; Sachedina, 1980). In addition to purification and welfare, Shia theology ties *zakat* and *khums* (a 20% tax on surplus income) to the support of the Ahl al-Bayt (referring to Shia imams, and their ancestry relating to the Prophet through his daughter's household) and the preservation of the Imamate's legacy (Mohaddes, 2015).[3]

The primary objective of *zakat* is to ensure wealth distribution (Q59:7) as a right of the disadvantaged over the wealth of the affluent (Q70:24). According to the Prophetic tradition, *zakat* must be distributed with care and integrity, and only to those who fall within the eight Qurʾānic categories - highlighting the importance of ethical and accountable giving in Islamic social protection:

> *"Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the stranded traveller - an obligation [imposed] by Allah. And Allah is Knowing and Wise." (Qurʾān 9:60)*

In contrast, *sadaqa* is a voluntary form of charity (Q2:261-264, 271). Diverse jurisprudential positions affirm that it is much more flexible than *zakat* and can address diverse specific needs of those in need, Muslim or non-Muslim, as it is not restricted to the eight categories of *zakat*. In Sunni ḥadīth, *sadaqa* is very broadly defined. For instance, the Prophet (pbuh) said, "Every good deed is charity, even removing a harmful thing from the road."[4] Hence, *sadaqa* can be given at any time, in any amount, and in various forms. All scholars agree that it can also be given to non-Muslims to foster goodwill and social cohesion. In conflict and displacement settings, *sadaqa* can fund tailored initiatives such as safe spaces, health care or psychosocial support, which are critical for supporting women's protection.

*Sadaqa* is also a means of establishing charitable endowments through assets (e.g. property, money), known as *waqf* (plural *awqāf*), which are restricted for specific purposes (e.g. the education of orphans). The income generated from *waqf* properties is used to support various public entities, such as mosques, hospitals and schools, thereby creating a legacy for the community (Schaeublin, 2014). It can support causes for the public in general or target specific groups, such as crisis-affected populations, for example, through housing and shelter, health and other services. The basis of *sadaqa*-based *waqf* is explicitly derived from a ḥadīth: "When a person dies, his deeds come to an end except

[3] This reflects the Shia belief in the divinely appointed leadership of the Imams, which influences the prioritisation of funds.
[4] Sahih Muslim, Book 12 (The Book of Zakat), Ḥadīth 1007. Pbuh = Peace Be Upon Him

for three things: *Sadaqa Jāriyah* (ceaseless charity); knowledge which is beneficial, or a virtuous descendant who prays for him."[5] One of the earliest known *waqf* in Islam was the land of *Khaybar* endowed by *ʿUmar ibn al-Khaṭṭāb.* Following the Prophet's guidance, he retained the land itself while dedicating its produce in perpetuity for charitable causes, establishing a model for Islamic endowments that could neither be sold, gifted, nor inherited. Another enduring example is the Well of *Rūmā*, purchased and endowed by *ʿUthmān ibn ʿAffān* to provide free access to water for the people of Madinah. This waqf became one of the most celebrated charitable endowments in Islamic history and is regarded as one of the longest-lasting examples. Other examples include the estate of *Mukhayriq*, a Jewish leader who bequeathed his property to the Prophet Muhammad. Following Mukhayriq's death at the Battle of Uhud, the Prophet collected the assets and established them as a *waqf* (Gil, 1998). The implementation of *sadaqa*-based Islamic endowments is subject to scholarly opinions. The Sunni Maliki school views *awqāf* as an endowed property retaining property rights, which "cannot be sold, transferred, or inherited", while the three other Sunni schools agree that endowments continue in perpetuity (Zakia et al, 2024) and *waqf* is irrevocable once established. The Maliki and some Shafi'i scholars allowed certain forms of temporary *waqf* that, after fulfilling the purpose of their beneficiaries, may or may not return to the owner (Sulaiman et al, 2019).

While *zakat* has a relatively restricted application and constitutes a relatively smaller fraction of the social charitable pot in most communities, *sadaqa* (voluntary charity) and *waqf* (endowments) operate through individual, community-based and institutionalised structures, over the long term and in perpetuity. Community networks often facilitate informal giving, while formal institutions aim to work in compliance with Islamic jurisprudence and humanitarian standards. These dual systems are particularly relevant in the Global South, where philanthropy is deeply embedded in social and religious life.

There are two main types of *waqf* which depend on the donor's specification of the beneficiaries, such as family, community or public (Rashid, 2018). First, *waqf ahlī* allows the donor and their heirs to benefit from the income of the *waqf* during their lifetime. After there are no heirs left, the revenues revert to religious or pious causes. For example, in Lebanon, some Islamic traditions, particularly among the *Ḥanafī*, designate family members as primary recipients of *sadaqa* (Moumtaz, 2021). Second, *waqf khayrī* immediately benefits religious institutions or charitable causes. These endowments can provide a sustainable funding mechanism for institutions that benefit women over the long term. Historically, *waqf* played a central role in the societies and economies of the Islamic world, particularly in the Middle East and Eastern Europe, until the advent of colonial administration, with endowed institutions creating, preserving and strengthening Muslim society and culture across both Sunni and Shia traditions (Singer, 2013). For instance, *waqf* systems in Palestinian and Egyptian societies have supported families, particularly when women assumed leadership roles due to absent male heads of the households (Talhami, 2001).

[5] Sahih Muslim, Book 13, Ḥadīth 4005

## Islamic law and humanitarianism

IsP is often subject to contemporary public law and *Sharīʿah* (Islamic) law with the latter being one of the oldest legal systems that existed in all Abrahamic religions (i.e. Christian religious law). Many Muslims believe that Islamic law offers comprehensive guidance on both spiritual and worldly matters. It is derived using Islamic jurisprudence (*fiqh*) or understanding of religion from the primary sources - the Qurʾān, and Sunnah (Prophetic tradition) and subsequently from *ijmāʿ* (consensus) and *qiyās* (analogical reasoning) - as well as secondary sources such as *istiḥsān* (juristic preference), *maslaḥah* (public interest) and *ʿurf* (custom) (Powell, 2022). At the heart of the *Sharīʿah* are Islamic ethics, which are rooted in the concept of *tawhīd* (oneness of God), underpinning a moral framework based on justice, accountability and compassion. Islamic values extend to humanitarian action, where helping those in need is not only a social duty but a spiritual obligation. Islamic law provides a foundation for the application of Islamic charitable tools - charitable giving and work are investments in both worldly justice and the afterlife, moral and spiritual justice, with implications for how aid is distributed, who is entitled to receive it and how accountability is maintained (Al-Ghazali, 1992).

In the context of humanitarianism, Islamic law of war in particular stipulates detailed rules governing warfare and the protection of civilians in very close compatibility with modern international humanitarian law (IHL) (Aldawoody, 2011). For example, classical Muslim jurists emphasised the protection of non-combatants, prisoners of war and property, aligning with IHL's goals of minimising suffering and safeguarding human dignity during conflict. Hence, we explore how Islamic charitable mandates can relate to supporting women in refuge and displacement. For this, we resort to two key legal components: the higher objectives of Islamic law (*Maqāṣid al-Sharīʿah)* (Pertek et al., 2025) and Islamic legal maxims.

The *Maqāṣid* covers a wide range of women's rights aimed at ensuring justice, dignity, and protection (Afsaruddin, 2023), while Islamic legal maxims (*Al-qawāʿid al-fiqhīyah*) also offer a principle-based framework for addressing contemporary challenges of displacement, upon which we draw in this paper. Modern scholars consider the *Qawāʿid* one of the three core disciplines of *kullīyāt al-sharīʿah*, alongside *uṣūl al-fiqh* and *Fiqh* (Mohammad, 2005). The *Qawāʿid* are principles derived from primary Islamic sources that encapsulate the objectives of *Sharīʿah*. In many Muslim-majority countries that lack migration law, these maxims can inform the development of protective legal frameworks and address the complex realities faced by displaced women and their families. Just like Western legal maxims, many of which remain in Latin and were emphasised by Blackstone as "axioms in geometry" (Blackstone, 1765), Islamic maxims serve as interpretive tools and pedagogical aids in legal reasoning. The earliest codified collection of Islamic legal maxims dates to the late 9th century (Mohammad, 2005). Significant development followed, particularly by *Ḥanafī* scholars, culminating in the 19th-century *Majallat al-Aḥkām al-ʿAdliyyah*, which codified 99 maxims still referenced today across all major Islamic legal schools, including in the *Shia* theology.

## Methodology

This paper uses an interdisciplinary approach to argue for integrating Islamic philanthropy (IsP) into humanitarian responses for displaced women. This is grounded in empirical evidence, and scriptural, ethical and historical analysis, using a multi-step process which bridges gender studies, Islamic ethics, humanitarianism, and refugee and forced migration studies, women's rights and welfare, covering both historical and contemporary sources, with a focus on vulnerable contexts such as conflict settings, refugee journeys and places of refuge. The search prioritised peer-reviewed articles, books and book chapters from history, Islamic studies, arts, and broader humanities, and credible grey literature (e.g. reports from Islamic charities).

First, a review of academic and grey literature identified **applied IsP instruments**: existing literature on IsP tools in the form of models or interventions in displacement contexts (e.g. poverty reduction models for refugees, or *zakat*-based interventions for women in refugee camps). The academic databases included JSTOR, Google Scholar, Academia.edu, Semantic Scholar and Scopus, where keyword search combinations targeted four thematic areas: religion (Islam, Muslim), gender (women, woman), philanthropy (*zakat*, *sadaqa*(h), *waqf*/*awqāf*, endowment, charity, charitable giving, benevolence, philanthropy) and context (refugee, displacement, war, conflict, humanitarian, poverty, empowerment, protection, inclusion). Initial broad searches were refined through advanced queries and filters, focusing on intersections of IsP, gender and displacement, and women protection within Islamic charitable practices in humanitarian settings. Relevant studies were then mapped to displacement phases, such as emergency relief, recovery and empowerment, and categorised under paradigms of protection (addressing immediate vulnerabilities such as GBV, poverty and health risks) and inclusion (supporting long-term empowerment, economic participation and leadership).

Second, the **historical analysis** included terms such as gender (women, woman), *zakat*, *sadaqa* or *waqf*, and charity (e.g. endowment, charitable giving, benevolence, philanthropy), or broader Islamic charitable giving in relation to women. Third, the **ethical analysis** focused on Islamic legal maxims (*Qawāʿid al-Fiqhiyyah*), with an emphasis on Islamic jurisprudence (e.g. Islam, Muslim, *fiqh*, *Sharīʿah*, *qawāʿid al-fiqhiyyah*, legal maxims, *maqāṣid al-Sharīʿah*), gender aspects (women, woman, gender-based violence, GBV), and ethical and humanitarian themes (humanitarian, philanthropy, protection, prevention, dignity, equity, cultural sensitivity). One key limitation was peripheral mentions of women in, or the impact of, Islamic social finance interventions; nonetheless, this review was the first to bring together dispersed evidence for an original analytical contribution.

Finally, the **scriptural analysis** focused on Islamic canons, legal sources and ethical teachings to explore how IsP instruments align with gender and humanitarian justice. This includes the eight categories of *zakat* recipients, the flexibility of *sadaqa* and the sustainability of *waqf*. The *Sahih International* English translation of the Qurʾān (due to its consistent translation of similar terms) was searched for the terms: woman (13), women (80), girl and girls (5), wife (33), wives (37), daughter and daughters (16), sister and sisters (12), mother and mothers (33 verses), and female and females (32) to identify keywords related to women and the verses addressing them. Secondly, verses in which

there are themes of crises, displacement, war, women's rights and obligations were shortlisted, informing a thematic framework of the Qurʾānic discussions around women and social protection. Also, a *ḥadīth* index (using an online repository at www.sunnah.com) was searched with the same women-related keywords to identify similar issues in the prophetic commentaries. In this way, several references were obtained and cited in the paper under appropriate sections where they addressed jurisprudential issues or any matter pertaining to IsP or charities.

## Towards an Islamic philanthropy and gender justice framework

This section proposes an integrated framework that draws on four complementary components: empirical evidence, ethical/legal principles, historical practices and scriptural perspectives. We combine practical insights from humanitarian interventions with normative guidance from Islamic sources to explore IsP as a mechanism for assisting displaced women. Existing evidence enables us to generate a **conceptual** framework of IsP and gender justice for displaced women (Figure 1), showing how different instruments, principles and institutional layers work together over time to support people and communities.

Figure 1 presents a holistic, values-driven model of Islamic social finance as a dynamic system designed to move people and communities from crisis to long-term empowerment. At its core are three interlocking instruments: *zakat*, *sadaqa* and *waqf*, that are depicted as gears to emphasise mutual reinforcement in terms of delivery, governance and leadership. As for delivery, *zakat* provides immediate support to address urgent humanitarian needs, *sadaqa* offers flexible resources that can adapt to changing contexts, and *waqf* represents institutional, long-term investment aimed at sustainable development. Together, these mechanisms support a clear progression from emergency response, through recovery, to empowerment, illustrating how short-term relief can be linked to medium- and long-term outcomes when financing tools are aligned. As for governance and leadership, gender-responsive Islamic philanthropic principles encourage women's inclusion and participation in managing charitable programmes and effectively safeguarding their interests.

Islamic teachings affirm that rights are divinely ordained and reciprocal. The Qurʾān declares that all humans are created from a single soul (Qurʾān 4:1), and that dignity is bestowed upon every person (Qurʾān 17:70). The Prophet emphasised the rights of women and orphans, reminding his community of their duty to protect and empower the vulnerable. In the context of displaced women, IsP can play a pivotal role in advancing rights and restoring agency, beyond benevolence. This includes supporting legal empowerment, education and economic inclusion for women. It means recognising women's agency and promoting their participation in public life, following the example of early Muslim women who were scholars, entrepreneurs and leaders. A rights-based approach informed by Islamic ethics should therefore promote women's participation in public life, leadership in humanitarian response, and inclusion in decision-making processes. By doing so, it bridges faith-based values with global human rights standards.

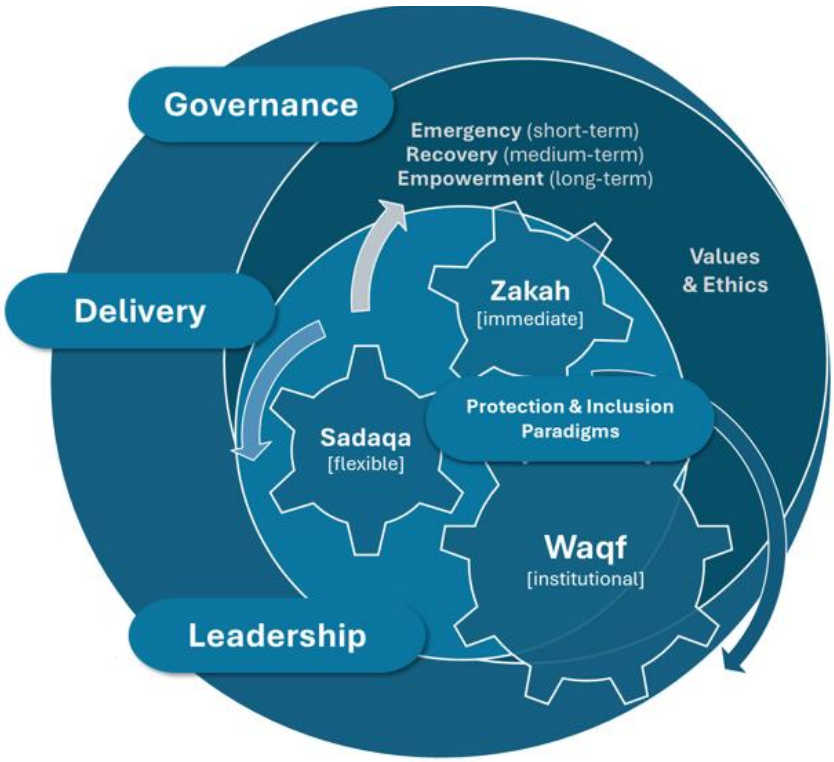


**Figure 1 Women's protection framework: Values, ethics and faith**

At the humanitarian-conflict-migration-development-peacebuilding nexus, our framework demonstrates how Islamic philanthropy can contribute to 1) immediate protection (e.g. cash assistance, safe spaces), 2) medium-term recovery (e.g. debt relief, psychosocial support) and 3) long-term inclusion (e.g. vocational training, *waqf*-funded education). Key considerations include adapting assistance to diverse needs, preventing harm and safeguarding dignity, ensuring meaningful participation and strengthening accountability. All IsP interventions can be viewed as aligning with two key paradigms: protection (i.e. to protect the population from harm) and inclusion (i.e. enable economic assistance, recovery or empowerment).

From an Islamic social finance perspective, instruments such as *zakat* are a social tax and relief mechanism for vulnerable populations and pressing needs, *sadaqa* is a vehicle for investment in *waqf*, and *waqf* itself is a perpetual funding model for sustainable development. *Waqf* investments can be operationalised through emerging Islamic finance instruments such as Islamic insurances (*takāful*), Islamic bonds (*ṣukūk*) and stock market and blockchain investment platforms (e.g. *Wahed, Evergive*). These tools offer pathways to durable solutions for displacement, particularly when designed with gender sensitivity and inclusion in mind. In the context of forced migration, the eight *zakat* categories align closely with the circumstances and needs of displaced Muslim women, and thus have potential for scholarly discussions as to their applicability for eligible displaced women populations.

- **The poor and needy**: Many women in refugee camps live in extreme poverty, lacking access to necessities which *zakat* can provide (such as food, shelter and clothing).
- **Captives or slaves**: Some displaced women are trapped in human trafficking, modern slavery or exploitative situations, especially in conflict zones and on the move. For instance, some refugees are held and tortured for ransom; *zakat* funds can be used to pay ransoms (to support the goal of freedom) as well as for rescue drives and rehabilitation.
- **Debtors:** Displaced women, particularly widows, often incur debts to survive, at the start of their journeys to safety, when they pay smugglers. *Zakat* can alleviate these financial burdens, reducing vulnerability to exploitation.
- **Wayfarers:** Until repatriation, refugees and internally displaced persons (IDPs) are similar to modern-day wayfarers, with women constituting a significant fraction. *Zakat*-based cash assistance can help secure essentials like rent and health care.
- **In the cause of God:** Where applicable, this category may support community projects, such as shelters or clinics, that protect vulnerable women from harm.
- **Those whose hearts are to be reconciled:** This may include women new to Muslim communities or needing support to strengthen community ties, fostering inclusion.
- ***Zakat* administrators:** Several refugee community interventions employ women to become involved in interventions and take the lead.

Globally, *sadaqa* contributions are substantial. In 2023 alone, UNHCR received over US$ 25 million in *sadaqa*, supporting more than 826,000 beneficiaries across 16 countries (UNHCR, 2024). In the UK, charities such as Islamic Relief and Muslim Aid distribute *sadaqa* to over 40 countries, supporting water, food, education and emergency relief. In addition, the mass migration of Muslims to the West meant the growth of *waqf*-based foundations and institutions, particularly in the US and the UK. In the former, the North American Islamic Trust (NAIT) ($156 million assets in 2021), the Islamic Society of North America (ISNA), the El-Hibri Foundation and Islamic Relief USA *Waqf* ($140 million raised in 2021) were the first few institutions setting up Islamic endowments through asset investment management (Siddiqui et al., 2024). IRUSA raised as much as one billion in total by 2021. In terms of donations, a 2025 survey of around 1,000 US Muslims found that 73% of Islamic givers have donated to *waqf* funds (Siddiqui et al., 2025). In the UK, most *waqf*-based institutions are registered as charities because of the similarities and parallels between *waqf* and European charitable trusts. The principal asset of a *waqf* (such as lands and buildings) must remain intact, and only its benefits (rent and produce) are used for charitable purposes. We therefore begin from a practical application of IsP in humanitarian and development sectors, showing how the lived religion translates religious principles of charitable giving into practice.

## Practical case: Islamic philanthropy in displacement settings

In conflict zones, where women struggle to meet their basic needs (Jolof et al, 2022) and also face structural and social barriers to access aid (Lindsey-Curtet et al., 2004), Muslim charitable organisations have played a significant role in providing relief to refugees, such as during the Syrian civil war (Davis, 2015). Widows and orphans are traditionally prioritised (Benthall & Bellion-Jourdan,

2003:10, 102-103) and remain a key focus for many Islamic organisations, though these actors have increasingly moved from traditional charity to programmes emphasising empowerment, sustainable livelihoods and rights-based approaches to development (De Cordier, 2010).

A growing body of literature documents the application of IsP instruments in humanitarian contexts for refugees, including for displaced women in some cases. Collaborative efforts between the Islamic Development Bank (IsDB) and UNHCR have channelled *zakat*-funded cash assistance to Syrian refugees in Lebanon and Jordan, mitigating acute risks such as food insecurity and gender-based violence (Pericoli, 2025; UNHCR, 2024). Furthermore, plenty of NGOs across the Muslim world address displaced women's issues, and some of these have been established by Muslims or Muslim women within the framework of social activism with a focus on gender and human rights issues (Toğuşlu & Leman, 2014). Some interventions, such as corporate *zakat* for social causes, are recorded in Muslim-majority countries but are rarely recognised as IsP initiatives (Hoque, 2022). Alfin et al. (2023) propose understanding the *zakat* category of *riqāb* (freeing captives) as addressing modern forms of exploitation, including trafficking and sexual violence in conflict zones. Salaudeen (2024) advocates for an innovative *waqf* model for poverty alleviation among refugees by integrating undeveloped *waqf* lands with equity-based crowdfunding (*mudarabah*) and commodity (*murabahah*) microfinance to fund agriculture-based enterprises. Such a model emphasises self-reliance and continuous fund generation through social impact mechanisms. Similarly, *sadaqa* and *waqf* can support long-term interventions, such as maternal health care and trauma counselling, aligning with Qurʾānic imperatives of compassionate giving (Qurʾān 2:272; 76:8-10) and addressing heightened maternal mortality in displacement settings (Lutfi & Ismail, 2016; Al Gasseer et al., 2010; Qasim and Hynie, 2019).

A range of empowerment interventions promotes long-term economic participation and social agency, aligning with the *maqāṣid* objectives of intellect, wealth and posterity (Fiddian-Qasmiyeh, 2014). For instance, community kitchens in Lebanese refugee camps empower Palestinian women as managers of social enterprises (Sahyoun et al., 2019; Ibrahim et al., 2019; Ghattas et al., 2018), fostering economic independence (aligning with Qurʾān 4:12). IsP instruments fund microenterprises and microfinance, as seen in Bangladesh (Kachkar, 2017; Kachkar and Alfares, 2021; Anis and Kassim, 2016), with *mushārakah* (partnership)-based crowdfunding enhancing livelihoods (Inaie, 2018).

Additionally, Kachkar (2017) proposes a cash *waqf* refugee microfinance fund, incorporating *takāful*-based mutual guarantees and a sustainability reserve to support refugee entrepreneurs lacking collateral. *Waqf* supports agricultural projects in Nigeria (Sulaiman, 2023) and *ṣukūk* funds refugee camps in Turkey (Mahomed et al., 2021), promoting food security and sustainability (Qurʾān 59:7). *Waqf*-funded water wells in Malaysia (Roslan et al., 2024) reduce women's domestic burdens, enabling education and employment (UNICEF, 2021). Dembele (2019) advocates for a coordinated global cash-*waqf* investment model to address systemic poverty across Muslim communities, highlighting its potential for scalable, long-term impact. These studies, while often limited in scale and geographic scope, reveal a dual orientation: protection-focused interventions that prioritise

immediate safety and vulnerability reduction, and inclusion-oriented ones that emphasise long-term economic empowerment and agency of women, as illustrated in Table 1.

*Table 1: Protection and inclusion paradigms of Islamic philanthropy*

| | IsP Type | Intervention/Model | Outcome/Aim | Protection/ Inclusion |
|---|---|---|---|---|
| **Emergency Relief (Short-Term)** | Zakat | Cash assistance for basic needs (food, shelter, clothing): IsDB-UNHCR Lebanon and Jordan Refugee *Zakat* Fund (Pericoli, 2025) | Provides immediate relief for refugees; complements conventional financing; promotes collaboration for sustainable support. | P |
| | Zakat | Anti-trafficking support for women in exploitative situations (*riqāb* category, Alfin et al, 2023), based on protection from harm | Interprets '*riqāb*' as victims of trafficking; funds used for rehabilitation and reintegration, restoring dignity and protection. | P |
| | Sadaqa | *Sadaqa*-based crowdfunding for health care (Lutfi and Ismail, 2016) | Mobilises community donations for health care and microfinance; enables treatment access for the needy. | P |
| | Waqf | *Waqf* as a mechanism for fundraising to channel assistance to Muslim communities lacking access to water in Malaysia (Roslan et al, 2024) | Channels *waqf* funds to address water scarcity; supports immediate basic needs and reduces financial burden on governments. | P |
| **Recovery (Medium-Term)** | Zakat | Microenterprise support programmes for women, as in Bangladesh (Anis & Kassim, 2016), driven by economic security (Q4:12) and justice | Promotes entrepreneurship; increases income, assets and household expenditure; fosters sustainable livelihoods. | I |
| | Sadaqa | Community kitchens as social enterprises for refugee women (e.g., Palestinian women in Lebanese camps, Sahyoun et al, 2019; Ibrahim et al, 2019; Ghattas et al, 2018), based on communal welfare and dignity | Strengthens community networks; supports social and economic inclusion; empowers women-led enterprises. | I |
| | Waqf | Cash *waqf* to develop a microenterprise support model for refugees (Kachkar, 2017), anchored in communal welfare | Proposes microfinance fund for refugee entrepreneurs; includes *takāful* for collateral and sustainability reserve. | I |

| | | | | |
|---|---|---|---|---|
| **Empowerment (Long-Term)** | Zakat | *Mushāraka*-based (partnership) crowdfunding for refugees (Inaie, 2018) driven by communal welfare (Q59:7) | Supports long-term economic empowerment; ensures transparency and sustainability through national *zakat* boards. | I |
| | Sadaqa | Culturally sensitive psychosocial counselling to overcome trauma (Qasim & Hynie, 2019) | Integrates Islamic principles into mental health support; enhances coping, dignity, and community resilience. | P |
| | Waqf | *Waqf* and crowdfunding-based microfinance: long-term programming for displaced populations (Salaudeen, 2024) | Combines *waqf* and crowdfunding for agriculture-based microfinance; creates jobs, sustains financial independence. | I |
| | Waqf | Social impact of *ṣukūk* to address the funding of refugee camps in Turkey (Mahomed et al., 2021) | Offers innovative Islamic finance solutions; ensures sustainable funding for large-scale refugee needs. | P |
| | Waqf | Agricultural products and sustenance in refugee camps in Lake Chad Basin and Northeast Nigeria (Sulaiman, 2023) | Uses *waqf* to restore farming and livelihoods; reduces poverty and unemployment in conflict-affected areas. | I |
| | Waqf | Global cash-*waqf* model to tackle the problem of poverty (Dembele, 2019) | Advocates coordinated global *waqf* investment; address systemic poverty in Muslim communities. | I |

Although our review demonstrates the wide use of IsP instruments along both themes of interest (i.e. protection and inclusion), the evidence on the gendered impacts of IsP remains limited. Only a few studies assess how women in displacement or refuge specifically benefit from such interventions, indicating a broader gender gap in research on IsP initiatives targeting women in crisis. Gender sensitivity has yet to be systematically integrated into faith-based humanitarian practice (Pertek, 2024).

## Historical case: Centring women's agency in Islamic philanthropy

Women's philanthropic work, leadership and decision-making in Muslim societies and history offer a compelling precedent for integrating women's agency into governance, policy and practice. IsP interventions for women can benefit best from involving women in the process, as indicated by Muslim women's philanthropic activities, where they were not passive recipients of charities but actively participated in social and economic activities, and left a notable philanthropic legacy.

The Prophet, Muhammad (pbuh), is known[6] to have specifically asked women to give charity[7]. Several of the wives of the Prophet and companions reported that this was instructed to them to facilitate divine blessings[8] and avert calamities[9], sacrifice some of their possessions,[10] including jewellery[11], and give charity, especially to the closest of the neighbours[12]. In situations where normatively women may have personal assets, they were even allowed to spend from their husbands' possessions for charitable purposes,[13] even without the husband's permission[14]. Early Muslim societies did not differentiate by gender in charitable aid, and women regularly paid *zakat* and contributed to *waqf*. In Palestinian and Egyptian contexts, women assumed leadership roles in the absence of male heads of households, becoming eligible for aid. Women established *awqāf* that provided education, healthcare and food security, supporting entire communities. Ottoman and Mamluk *awqāf* empowered women economically, securing property rights and household stability, even during political upheaval. *Waqf* also helped women protect their wealth and pass it on to future generations.

Across regions, from Syria and Palestine to Russia and East Africa, there are multiple prominent historical examples of Muslim women leading aid efforts, supporting education, and organising refugee relief, even under war and colonial pressure. For instance, *Zubayda bint Jaʿfar* (8th–9th century CE) funded water projects in Mecca and Medina, and *Fāṭimah al-Fihri* (841 CE) is known as the founder of the al-Qarawiyyīn mosque and the first university in the world in Morocco. *Gawhar Nesībē* (1206 CE) established a hospital and medical school in Anatolia, while *Ḍayfah Khātūn* (1236–1242 CE) supported education and the poor in Aleppo. Also, *Shams al-Ḍuḥā* (around 13th century), granddaughter of *Ṣalāḥ al-Dīn*, founded schools in Baghdad, while *Sultānah Mihrimāh* (1522–1578), an Ottoman princess, commissioned mosques and public kitchens. *Fāṭimah ʿAbdullāh* (1640) pioneered cash waqf, while *Salīmah bint Ḥamad al-ʿAbrīyah* (late 1800s) supported religious education in Oman. Awqāf were often provided for orphans, the poor, and students, such as at al-Azhar, where food and stipends supported scholars, including women. In 18th-century Ottoman Egypt, awqāf freed slaves and empowered widows, offering economic security and social mobility. Women used awqāf

[6] Narrated Ibn Abbas: "I (in my boyhood) went out with the Prophet (pbuh) on the day of Id ul Fitr or Id-ul-Adha. The Prophet (pbuh) offered the prayer and then delivered the sermon and went towards the women, advised them and reminded them (of Allah), and urged them to give alms." Sahih al-Bukhari, Book 24 (Obligatory Charity Tax - Zakat), Ḥadīth 1462

[7] Narrated `Aisha: The Prophet (pbuh) said to the women during Hajj, "Give in charity". Sahih Muslim, Book 36 (The Book of Heart-Melting Traditions), Ḥadīth 6596

[8] Narrated Asma' bint Abu Bakr: The Prophet (pbuh) said to me, "Do not withhold your money, (for if you did so) Allah would withhold His blessings from you." She said, "I used to spend (in charity) as much as I could." Sahih al-Bukhari, Book 24 (Obligatory Charity Tax - Zakat), Ḥadīth 1433

[9] Narrated `Aisha: The Prophet (pbuh) said, "Give charity without delay, for it stands in the way of calamity." Sunan Ibn Majah, Book 16 (The Chapters on Charity), Ḥadīth 2705

[10] Narrated Maimuna: When Allah's Messenger (pbuh) performed Hajj, he said, "O women! Do not ask your husbands for extra expenses, but give charity from what you have." Sahih Muslim, Book 15 (The Book of Pilgrimage), Ḥadīth 1339

[11] Narrated Zainab bint Jahsh: The Prophet (pbuh) said to me, "Give in charity, even if it is from your jewelry." Sahih al-Bukhari, Book 24 (Obligatory Charity Tax - Zakat), Ḥadīth 1466

[12] Narrated `Aisha: I said, "O Allah's Messenger (pbuh)! I have two neighbours; to which of them should I send my gifts?" He said, "To the one whose gate is nearer to you." She said, "I used to give charity to my neighbours." Sahih al-Bukhari, Book 78 (Good Manners and Form - Al-Adab), Ḥadīth 6020

[13] Narrated `Aisha: The Prophet (pbuh) said, "When a woman gives in charity from her husband's house, not wasting it, she will get a reward for it, and her husband will get a reward for what he earned, and the storekeeper will have a similar reward." Sahih al-Bukhari, Book 78, Ḥadīth 6021

[14] Narrated Abu Huraira: The Prophet (pbuh) said, "If the wife gives of her husband's property (something in charity) without his permission, he will get half the reward." Sahih al-Bukhari 5360

to protect assets and ensure inheritance, challenging assumptions about their limited agency. In Greater Syria (1800-1860), women endowed a significant portion of awqāf; in 18th-century Cairo, about 25% were endowed by women. In the Russian Empire (1860-1917), Muslim women supported education and wartime charity alongside Christian Orthodox women. Modern examples include *Āshā bintīʿAwaḍ* (1930s, Tanzania), a trustee of multiple awqāf, and a women's mosque in Gabiley, Somalia, which sheltered destitute women during the civil war. (Fay 1997, Talhami 2001, Singer 2013)

Today, Muslim women lead grassroots charities and link entrepreneurship with philanthropy. However, contemporary conflict and displacement settings often pose structural barriers that exclude them from decision-making spaces and restrict women recipients' access to philanthropic resources. Recognising and operationalising women's leadership within Islamic philanthropic systems is a matter of historical continuity and a strategic imperative for equitable and effective humanitarian response.

## Ethical case: Principles for inclusive Islamic philanthropy

As a core source of Islamic legal theory, Islamic legal maxims (*Qawaʿid al-Fiqhiyyah*) serve not only to summarise Islamic legal positions but also to extract principles directly from primary sources for deriving further rulings (Mohammad, 2005). The five foundational maxims, applied without contradictions to any primary Islamic sources, are highly relevant in providing Islamic jurisprudential contributions to humanitarian standards, complementing international humanitarian law and humanitarian constructs.

### *Do no harm: harm must be removed*

This foundational Islamic legal maxim, often traced to the ḥadīth *"There should be neither harming nor reciprocating harm"* [15], underpins both protection and prevention principles in Islamic ethics. It aligns closely with the "do no harm" principle in international humanitarian frameworks, especially in contexts involving displaced women. In line with this principle, programmes funded by IsP would require assessments, risk mitigation and prevention strategies. A key sub-maxim, "prevention takes precedence over removal", emphasises proactive measures to avert harm before it occurs. In gender-based violence (GBV) frameworks, this maxim supports the need for special protection mechanisms for women and girls in displacement. Also, the OIC Plan of Action for the Advancement of Women (OPAAW) framework calls for preventive and protective measures against violence in conflict, displacement and disaster contexts, including special assistance for victims and accountability for perpetrators (OPAAW 2016). This maxim, therefore, is not only a legal principle but a core ethical foundation for Islamic social protection, guiding both response and prevention strategies for refugees, migrants and displaced populations.

[15] Ibn Majah 2:784 also recorded in other books of ḥadīth Malik, al-Tirmidhi and others.

### *Equitable access: hardship begets facility*

This maxim, rooted in Qurʾānic verses (2:173, 2:286, 6:119) and the Prophetic tradition, *"Make things easy and do not make them difficult"*[16], reflects Islam's emphasis on easing hardship - especially relevant in displacement contexts where access to shelter, food, and services is limited. Closely related is the maxim "*necessity permits the prohibited*", derived from Qurʾān 2:173, which allows temporary legal flexibility in emergencies to preserve life and dignity. These principles support a dynamic, needs-based approach to humanitarian response. For example, during the COVID-19 crisis, aid delivery was hindered by customs, visa and regulatory barriers. Humanitarian actors, including the ICRC, referenced these maxims to advocate for easing restrictions - such as facilitating burials and aid logistics (Al-Dawoody, 2020).

International frameworks such as the IFRC's *Guidelines for the Domestic Facilitation and Regulation of International Disaster Relief and Initial Recovery Assistance* and the ILC Draft Articles on Disasters echo these principles.[17] They urge states to prioritise aid based on need alone, respect cultural and gender sensitivities, expedite procedures for relief actors (e.g. licensing, customs clearance) and cooperate fully with humanitarian agencies (ILC, 2016). These frameworks align with Islamic legal reasoning: necessity justifies temporary exceptions only to the extent required. For instance, states have obligations to ensure access to food, health and equality, especially for women (CEDAW Art. 12, 1979). From an Islamic perspective, this would mean considering every humanitarian case as a unique circumstance and dealing accordingly to ensure affirmative action for displaced women and girls, and taking immediate steps to address protection risks without waiting for full assessments (UNHCR, 1991). This maxim supports equitable access based on need, reinforcing both Islamic and international commitments to protect vulnerable populations in crisis, which requires adequate assessments, monitoring and evaluations.

### *Adaptation and accountability: matters are judged by intentions*

This maxim, rooted in the well-known ḥadīth *"actions are judged by intentions"*[18], emphasises that the purpose behind an action or rule carries more weight than its literal form - especially relevant in humanitarian and legal contexts. A key sub-maxim, *"In agreements, effect is given to intention and meaning, not merely to words and phrases"*, reinforces the importance of interpreting laws and frameworks in light of their objectives, not just their wording. This principle is particularly relevant in evaluating humanitarian efforts, as it supports a values-based interpretation of humanitarian frameworks, ensuring that aid efforts genuinely serve those in need with dignity and protection. This principle aligns with broader humanitarian principles of adaptation and accountability, which emphasise the need to tailor responses to community needs, ensure meaningful participation and uphold dignity and protection - especially for women and girls in displacement.

[16] Riyadh-us-Saliheen
[17] Adopted by the International Law Commission at its sixty-eighth session, in 2016, and submitted to the General Assembly as a part of the Commission's report covering the work of that session (A/71/10).
[18] Ṣaḥīḥ al-Bukhārī 54, Ṣaḥīḥ Muslim 1907

### *Protection: certainty is not overruled by doubt*

This maxim is grounded in Qurʾānic verses such as 10:36 (*"Conjecture does not avail against the truth"*) and 49:6 (warning against acting on unreliable reports). It affirms that facts are not dismissed by mere doubt - a principle with strong implications for displaced women and girls, since many of their circumstances are not acknowledged without rigorous evidence and documentation. For instance, uncertainty around legal status often leads to exploitation, including trafficking, forced prostitution and denial of services. Applying this maxim, basic protections should be upheld unless proven otherwise. This maxim provides specific guidance in situational circumstances that can be important in protecting rights - not only in the case of children but also in other scenarios where uncertainty may be exploited to deny displaced women their rights. The OIC's OPAAW framework echoes this by affirming that women in member states must be respected and empowered, regardless of legal ambiguity. The OIC-UNHCR Ashgabat Declaration acknowledges and promotes the dignity and rights of refugees, following the Universal Human Rights Declaration and the 1951 Refugee Convention. This maxim reinforces that protection cannot be suspended due to bureaucratic uncertainty and that the presence within a state's territory should be sufficient to trigger rights and protections.

### *Cultural sensitivity: custom is authoritative*

The last maxim, *"custom is the basis of judgment",* is rooted in the Islamic legal tool of *ʿurf* (custom), which allows jurists to understand the context to derive rulings from widely accepted societal practices - as long as they do not contradict the primary sources. Qurʾānic references (e.g. Q7:199 *Enjoin what is good,* and Q17:90-91) support this principle. A positive example of this maxim in action is the Islamic tradition of hospitality - providing food and shelter to travellers for up to three days.[19] This practice, rooted in prophetic teachings, supports the idea of host communities offering temporary refuge to displaced populations, reflecting a culturally grounded humanitarian response. Emphasis on the local is well addressed in humanitarian contexts. Known as 'localisation', this has a heightened focus on cultural sensitivity to ground humanitarian action in locally embedded knowledge, practices and authority, while critically interrogating how "the local" is culturally constructed within humanitarian governance, rather than inherently authentic (Roepstorff, 2020). Where culture contradicts the primary sources, injunctions pertaining to customs are starting points to consider solutions, instead of devising radically different solutions to societal problems. For instance, slavery, as a form of labour including child labour, existed from pre-Islamic times, and Islamic injunctions highly encouraged freeing slaves, as one of the criteria for *zakat* expenditure. Other abolished practices included outright abusive practices such as burying female newborns alive or forced marriage as a pre-Islamic custom to uphold women's autonomy (Tasgheer & Ishfaq, 2021). This maxim offers a tool for culturally sensitive humanitarian action, provided that customs are aligned with justice, dignity and protection and encourages adaptive approaches that respect local norms while upholding universal rights.

[19] Sahih al-Bukhari 6019, Sahih Muslim 48b, Sunan Abi Dawud 3748 and others

In sum, integrating these maxims into Islamic philanthropic practices would require extensive scholarly consultation (*shura*) for guiding leadership, governance and policy[20], reflecting the Islamic practice of seeking counsel on matters of public concern.

## Scriptural case: Women's protection and inclusion

Finally, a scriptural case underpins the practical, historical and ethical case. These are primary religious sources which define the key principles for women's inclusion and protection in displacement contexts. First, women's wealth is recognised as their personal asset, and they can voluntarily help their husband by contributing to the family budget or investing and multiplying their assets. Second, economic rights include inheritance shares (Q4:7, 11), *mahr* (bridal gift), *nafaqah* (maintenance) and charitable entitlements. Therefore, according to Islamic teachings, men have obligations to provide for their families (*qawwāmūn*) and the *mahr* (dowry) cannot be reclaimed in the event of divorce (Q4:20). These practices reflect the broader ethical principles that ensure financial autonomy for women through several financial entitlements.

Islamic teachings emphasise that women and men are equally recognised as givers and recipients of charity, with equal reward promised for good deeds, including charitable spending (Qurʾān 33:35). Prophetic traditions expand charity beyond monetary giving[21] to every good deed[22] - regardless of quantity[23] or affordability[24] - and encourage all Muslims to give charity[25], with particular emphasis on the wealthy[26] to start with their dependents, particularly on one's spouse[27] who is regarded as one of the best charities.[28] Islamic teachings honour women, irrespective of their age, within family relations and prescribe compassionate treatment, affirming the elevated maternal right and the virtue of good conduct towards women (Q31:14; Q17:23-24).[29] The Qurʾān also stipulates generous provision at separation (Q2:236-237, 241), safeguarding women from vulnerability. While men are canonically responsible for family provision (Q4:34), crises such as conflict or displacement often undermine this capacity, creating practical barriers to implementing these protections. While Qurʾānic injunctions prescribe extensive provision and protection for women and children within family structures

[20] Rooted in the injunction: "…and those who have responded to their master and established prayer and whose affairs are [determ ined] by consultation among themselves…" (Qur'an 42:38)
[21] Narrated Abu Musa: The Prophet (pbuh) said, "Every Muslim must give charity, even if it is a smile or a kind word." Sahih al-Bukhari, Book 24 (Obligatory Charity Tax - Zakat), Ḥadīth 1445
[22] Narrated Abu Huraira: The Prophet (pbuh) said, "Every good deed is charity, even removing a harmful thing from the road." Sahih Muslim, Book 12 (The Book of Zakat), Ḥadīth 1007
[23] Narrated `Adi bin Hatim: The Prophet (pbuh) said, "Protect yourself from the Fire, even with half a date (given in charity)." Sahih al-Bukhari, Book 24 (Obligatory Charity Tax - Zakat), Ḥadīth 1417
[24] Narrated Sad: The Prophet (pbuh) visited me during my ailment and said, "O Sad! Give in charity." I said, "If I die, my heirs will be in need." He said, "Give even a little." Sahih al-Bukhari, Book 24 (Obligatory Charity Tax - Zakat), Ḥadīth 1442
[25] Narrated Abu Huraira: The Prophet (pbuh) said, "Every Muslim has to give charity." They said, "If someone has nothing to give?" He said, "He should work with his hands and benefit himself and give in charity." Sahih Muslim, Book 12 (The Book of Zakat), Ḥadīth 1010.
[26] Narrated Abu Huraira: The Prophet (pbuh) said, "The best charity is that which is practiced by a wealthy person. And start giving first to your dependents." Sahih al-Bukhari, Book 24 (Obligatory Charity Tax - Zakat), Ḥadīth 1426
[27] Narrated Anas: The Prophet (pbuh) said, "Whatever you spend seeking Allah's pleasure will have its reward, even the morsel you put in your wife's mouth." Sahih al-Bukhari, Book 73 (Supporting the Family), Ḥadīth 5352
[28] Narrated Abu Huraira: The Prophet (pbuh) said, "To spend on your family seeking Allah's reward is charity." Sahih Muslim, Book 12 (The Book of Zakat), Ḥadīth 1002
[29] Abu Sa'eed Al-Khudri narrated that: the Messenger of Allah said: "Whoever has three daughters, or three sisters, or two daughters, or two sisters and he keeps good company with them and fears Allah regarding them, then Paradise is for him. Jami` at-Tirmidhi 1916

(Mubarak, 2022)[30], this provision in displacement may be hindered as women may be located beyond family structures (Sway, 2014). Displaced men may often be unable to provide for their families, due to the lack of the right to work and unemployment in countries of refuge.

The canonical framework of women's rights, safety and socio-financial security offers ample evidence for taking the discussions of protection and inclusion forward. Throughout the Qurʾān and the prophetic tradition, women are represented across four roles: mothers, sisters, daughters and wives. Women as mothers appear in the Qurʾān in the contexts of security and safety, and get recognition for their sacrifices. There are several verses in which displaced women are addressed specifically, for instance, Mary's divine protection during hardship and displacement (Q23:50); believing women fleeing persecution are granted safety and autonomy (Q60:10); and Moses' sister ensuring his survival during displacement (Q28:11). Similarly, Hajar's (Hagar) determined search for water and trust in God, memorialised in Hajj, sanctifies women's struggle and agency in migration. These and other Qurʾānic parables call for compassionate, rights-upholding humanitarian systems that provide shelter, psychosocial support, and pathways to inclusion. Measures such as the prohibition of slander (Q24:4), the protection of slave girls from exploitation (Q24:33) and the condemnation of female infanticide (Q81:8) additionally inform responses to war- and displacement-related abuses to protect displaced girls' rights.

Moreover, primary Islamic texts emphasise protection for orphans, especially orphaned girls and widows, instituting robust norms around guardianship and wealth management. The Qurʾān mandates safeguarding orphan assets and returning property at maturity (Q4:6), with stark condemnation of exploitation (Q2:83; Q4:3; Q4:10; Q4:127; Q6:152; Q17:34), addressing an intersectional gender- and age-based vulnerability. Prophetic traditions affirm the spiritual value of caregiving, promising proximity to the Prophet for those who care for orphans.[31] Care for orphans is a spiritual and communal responsibility. Caring for widows and the poor is likened to striving in God's cause or ceaseless worship[32], and providing for a widowed or divorced daughter is extolled as a foremost charity.[33]

In contemporary displacement, these principles form a culturally resonant basis for supporting unaccompanied minors and widowed women, aligning dignified care with ethical commitments to autonomy and inclusion. Islamic sources further prohibit coercion and forced inheritance of women (Q4:19), mandate fair provision after bereavement or divorce (Q2:241), and grant a mourning and transition period of four months and ten days to ensure stability before remarriage (Q2:234). As noted

[30] In the Qur'anic framework, women's sources of wealth include provision from guardians, mahr (bridal gift), nafaqah (maintenance), inheritance, and charitable entitlements such as Zakat and waqf. While women typically inherit half the share of men (Q4:12), this is balanced by men's financial obligations as providers (qawwāmūn), which include dower, maintenance, and fulfilling essential needs.

[31] Narrated Sahl bin Sa`d: The Prophet (pbuh) said, "I and the person who looks after an orphan and provides for him, will be in Paradise like this," putting his index and middle fingers together. Sahih al-Bukhari, Book 78 (Good Manners and Form - Al-Adab), Ḥadīth 6005

[32] Narrated Ibn `Umar: The Prophet (pbuh) said, "The one who looks after an orphan or a widow is like the one who strives in Allah's Cause." Al-Adab Al-Mufrad, Book 7 (The Excellence of Striving to Help Widows and Orphans), Ḥadīth 138

[33] The Prophet (pbuh) said: "Shall I not tell you [one of the] greatest forms of charity? [It is to provide for your] daughter who comes back to you [due to divorce or her husband passing away] and you are her sole source of provision." Sunan Ibn Majah, Book 16 (The Chapters on Charity), Ḥadīth 3667

elsewhere, however, conflict, poverty and low general and religious illiteracy can complicate the full application of these protections, and practical barriers remain to implementing religious principles supporting women's rights (Pertek, 2023).

Islamic legal-ethical frameworks contain explicit protections for women's bodily autonomy, consent and dignity, especially salient in conflict and displacement settings. For instance, the prohibition of non-consensual sexual relations and unlawful sexual conduct (Q17:32) and recognition of coercion faced by enslaved women and affirmation of their moral innocence (Q24:33) are reinforced by prophetic guidance on non-violence in communities and within marriage[34]. The Qurʾān thus calls for the protection of women in migration and displacement (Q60:10-12), recognising the heightened risks they face when separated from family and community support.

## Discussion and conclusion: Advancing gender- and faith-responsive humanitarianism

This paper has examined Islamic philanthropy (IsP) through a four-part framework - practical, historical, ethical and scriptural - demonstrating its relevance for gender-responsive humanitarian action. The gendered experiences of displacement, characterised by poverty, exclusion and pervasive exposure to violence, highlight critical gaps in current humanitarian responses. These gaps can be mitigated by leveraging underutilised Islamic moral economic resources, as evidenced by the diverse Islamic social finance interventions reviewed. Taken together, the four cases offer a strong conceptual foundation to argue that IsP can advance women's rights, dignity and agency in displacement settings. Together they inform the planning and delivery of IsP interventions to cater to women's needs and to strengthen their protection in emergency, recovery in transition and inclusion for durable solutions.

The practical case demonstrates the operational range of *zakat*, *sadaqa* and *waqf* across phases and sectors. The historical case counters assumptions of viewing women as passive recipients of aid by showcasing women's longstanding leadership and governance of endowments. The ethical case translates legal maxims into minimum standards for programme design and delivery. The scriptural case anchors women's dignity, consent, economic entitlements and protection in canonical sources. The evidence base, however, remains fragmented: gender-disaggregated outcomes are sparse; organisational mandates rarely embed gender justice, and eligibility interpretations (e.g. *fīsabīlillāh*) vary. While IsP is often associated with acts of charity, its deeper ethical and theological foundations position it as a mechanism for justice. In IsP, justice means more than meeting immediate needs - it requires addressing the root causes of poverty and displacement, including recognising and actively removing the unique barriers faced by women, such as exclusion from decision-making, unequal access to resources, and harmful social norms.

[34] Narrated Mu'awiyah al-Qushayri: I went to the Messenger of Allah (pbuh) and asked him: What do you say (command) about our wives? He replied: Give them food what you have for yourself, and clothe them by which you clothe yourself, and do not beat them, and do not revile them. Sunan Abi Dawud 2144

Our findings further reinforce arguments that IsP can serve as a rights-based mechanism for humanitarian financing (Polok and Pertek, 2025). The four-fold case builds upon and advances an emerging field of study exploring the intersection of Islamic principles and the rights of displaced women in the context of international humanitarian law (e.g. Pertek et al., 2025), focused on *amān* (right to protection), *hijrah* (right to flee), and *ighāthah* (right to relief) interpreted through a *maqāṣid al-Sharīʿah* lens. These rights extend to *non-refoulement* and the right to access justice (Aldawoody and Pertek, forthcoming). Canonical evidence emphasises that asylum and relief are not discretionary acts of benevolence, but moral and legal entitlements rooted in justice and compassion. While a *maqāṣid*-based framework is traditionally articulated through five core objectives (protection of religion, life, intellect, lineage and property), contemporary scholars have expanded it to include dignity, equality and justice, particularly in relation to women's rights. Abdelgafar's (2024) *maqāṣid* methodology challenges fragmented interpretations of Sharīʿah, emphasising holistic empowerment of women and the elimination of inequality within systems of access and protection. Such an approach supports not only rights-based protection in displacement but also gender-balanced leadership and equitable governance.

Within the context of geopolitical shifts, technological developments and increasingly restrictive border regimes, IsP - when aligned with the ethics of dignity, equality and justice - emerges as a critical resource for facilitating pathways to protection, participation and leadership. It supports the inclusion of women not only as recipients of assistance but also as active contributors to community resilience and recovery. These pathways advance more equitable, locally grounded and morally accountable humanitarian responses, countering critiques that IsP predominantly finances short-term relief. Indeed, some initiatives demonstrate long-term potential: for instance, BAZNAS distinguishes between consumptive programmes for immediate aid and productive programmes aimed at economic empowerment, demonstrating how *zakat* can alleviate poverty and build resilience (Borchgrevink et al., 2022).

While IsP's ethical foundations provide a compelling framework for inclusive, women-centred humanitarian action, operationalising these principles remains challenging. Although Islamic teachings grounded in gender-sensitive ethics uphold displaced women's rights across *maqāṣid* domains, implementation on the ground is inconsistent. Protecting displaced populations requires institutional, legal and policy reforms that go beyond financial interventions. Barriers include limited gender sensitive literacy among donors and implementing organisations, sociopolitical obstacles (including Islamophobia) and structural constraints - such as the fact that many OIC states remain non-signatories to the 1951 Refugee Convention, alongside restrictive domestic legal regimes (Pertek, 2025).

Current shifts in research and policy reflect a growing focus on decolonising knowledge and broadening the geographical scope of inquiry. This reorientation prioritises the Global South not only as a site of displacement but also as a source of knowledge, agency and innovation. It calls for meaningful participation of diverse ethnic and displaced communities across the entire research and

policy cycle, from design to dissemination, to redistribute power in knowledge production and humanitarian action.

This shift aligns with the potential of IsP, which operates across individual, communal and institutional levels, mobilising not only financial but also moral and spiritual capital. In much of the Global South, IsP is deeply woven into community life and institutional structures, functioning through formal mechanisms such as *waqf* and *zakat*, as well as informal networks of support. Islamic law and ethics collectively provide robust moral and legal foundations for humanitarian action, while IsP offers a culturally resonant, ethically grounded and locally legitimate financing model that can complement global humanitarian systems.

By connecting Islamic social finance with broader goals of inclusion - ensuring women's equitable access to housing, health care, education and livelihoods - this paper demonstrates its strategic role in addressing gendered vulnerabilities in displacement. Yet, while many Muslim philanthropic institutions articulate commitments to gender inclusion, such commitments are rarely embedded structurally or translated into programming. Moving beyond rhetoric requires deliberate strategies to institutionalise gender justice within IsP. This includes embedding faith-based ethical principles into organisational mandates, programme design and monitoring systems so that gender sensitivity becomes central rather than peripheral.

Staff and leadership require training in gender-sensitive Islamic ethics to build internal capacity and strengthen accountability. Partnerships with women-led- and grassroots organisations are essential for co-creating locally grounded solutions. Impact must be assessed through gender-sensitive indicators that evaluate protection, inclusion and empowerment - not solely financial throughput. A deeper commitment to *maqāṣid al-Sharīʿah*, particularly the expanded principles of dignity, equality and justice, is essential. Through these shifts, IsP can evolve from a reactive charitable model into a proactive driver of social transformation - one that centres displaced women not as passive beneficiaries but as agents of change.

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