

SADAQAH AS A FUNDRAISING AND FINANCING METHOD FOR AID PROJECTS IN GAZA, PALESTINE

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ABSTRACT

This article explores the use of sadaqah as an aid fundraising and financing tool by Malaysian international Islamic non-governmental organisations (MIINGOs) inside Gaza, Palestine. Utilising semi-structured interviews with 13 respondents from seven organisations, the study identifies three key themes, many of which are attributable to the unstructured nature of sadaqah. First, the sadaqah modality facilitates the fundraising process in different mediums. Second, sadaqah fundraising encourages some donors to donate anonymously. Third, sadaqah for humanitarian financing is disbursed without political conditions. Finally, the study expanded the discussion within the process of financing humanitarian assistance in the fragile situation of Gaza. This article proposed a plausible explanation of how the practices mentioned influence financing patterns and impact recipients/affiliates' operational and decision-making autonomy.

Keywords: Gaza, Palestine, Islamic based donors, Malaysia, international humanitarian assistance

INTRODUCTION

Malaysian international Islamic non-governmental organisations (MIINGOs) with orientation towards the Palestinian cause commonly use *sadaqah* as a narrative and religious modality to both raise funds and finance humanitarian work inside Gaza. A 2019 survey confirms this view, with at least 92% of MIINGOs respondents citing *sadaqah* or *infaq* (another interchangeable concept for *sadaqah*) as an implemented policy for fundraising and financing humanitarian projects (Ferooze 2019). While *sadaqah* can be a popular option for MIINGOs, local discussions have not narrowed into the different practices or nuances that may exist throughout utilising *sadaqah* as a fundraising and

financing tool (Asmady 2012; Salleh et al. 2017; Mohamad Ikhrum and Mohamad Zuber 2023). Exploring niche discussions can be crucial given *sadaqah* is a type of religious giving that differs from the secular concept of charity, which forms the bulk of Western donors' practice in Gaza. The latter is driven by a utilitarian ideal to giving – through attaching political conditions for political goals. To this end, the researcher interviewed 13 respondents from seven organisations to obtain key data. This article produced three findings. First, the *sadaqah* modality facilitates the fundraising process in different mediums. Second, *sadaqah* fundraising encourages some donors to donate anonymously. Third, *sadaqah* fundraised is disbursed to recipients generally without any financing conditions, including the political ones. The final section of this article examines these discussions in the broader context of financing aid projects within Gaza's fragile situation.

LITERATURE REVIEW

Lexically, the concept *sadaqah* originates from the Arabic root word *sidq* (s-d-q) صدق, which means sincerity and righteousness (Shirbini 2020). While Ibrahim and Sherif (2008) argued *sadaqah* means benevolence. There is indeed more than one definition but its usage within the contemporary Islamic context is often equated with the act of 'voluntary donation'. Unlike the secular conception of charity, which is utilitarian in nature, *sadaqah* comes with its spiritual component. Ar-Rageeb al-Asfahaani, an 11th century Islamic scholar, described this in terms of a do-gooder hope of getting closer to Allah SWT (God the Exalted) through the provision of *sadaqah* (Kesan 2022). Therefore, for the most part, Islamic donors perform *sadaqah* with the intention of pleasing God. Various parts in the Quran mention the importance of this act. Section 265 of the Al-Baqarah chapter (or The Heifer chapter in Arabic) highlighted the doubling of transcendental reward (or *Thawab* in Arabic) via providing *sadaqah* for the sake of Allah SWT. Section 271 of the same chapter stated the centrality of donating anonymously as being something of a nobler approach. While in section 274, the holy book mentioned the importance of contributing with sincerity, either anonymously or publicly, as a way of obtaining spiritual reward. Apart from Quran itself, the hadith (or the Prophetic sayings in Arabic) also highlighted the importance of *sadaqah*. For instance, the hadith Imam Muslim (1631) and Al-Nasai (3651) documented the Prophet Muhammad's SAW emphasising on charity as a means of ensuring continuous *thawab* even when a person dies. Likewise, Imam Al-Suyuti, in his book *Al-Dibaj 'ala Sahih Muslim ibn al-Hajjaj*, highlighted 10 perpetual rewards received by a deceased, with one of them being *sadaqah* done during lifetime (Mohammad Ashraf 2019).

While contemporary scholars such as Wahbah Al-Zuhaili in his commentary under *Tafsir Munir fi al-Aqidah wa Manhaj* (Al-Zuhaili 1998), highlighted two categories of *sadaqah*: obligatory and optional. Obligatory *sadaqah* or known as *sadaqah wajibah* (Al-Zuhaili 1982) includes public welfare donations, such as the construction of schools and hospitals, spending on religious paths, including *jihad*, and charity to volunteer organisations. On the other hand, voluntary *sadaqah* or *sadaqah tatawu'* (Al-Zuhaili 1982) involves providing financial assistance to the poor who are in dire need. The general consensus though suggests that *sadaqah* can be open-ended. Helping others with one's time is also considered *sadaqah*, as are acts like donating unused clothes to the poor. In modern contexts, *sadaqah* is often associated with giving money as a form of aid.

On other hand, comparing *sadaqah* to other Islamic financing modalities, such as *zakat* and *waqaf*, reveals that *sadaqah* is both unstructured and unregulated. For example, *zakat* is compulsory and requires able Muslims to donate 2.5% of their annual net income to an appointed representative or *amil zakat*. *Waqaf*, on the other hand, requires donors to contribute tangible assets that generate ongoing benefits for the public (Yayasan Waqaf Malaysia 2023). In this regard, *sadaqah* does not have such specific requirements.

Two further details are added here. First, *sadaqah* as a verb is subliminally linked to the notion of solidarity towards recipients considered less wealthy or are in unfortunate circumstances. Thus, donors are not only acting out of pure altruism, but also expressing empathy to the less fortunate. Secondly, this statement is reinforced when the recipient is a co-religionist, as there is a strong sense of wanting to share and ease the burden of fellow believers. Islamic community often interpret this sense of solidarity through the lens of *ukhuwah*, a socially institutionalised ideology. *Ukhuwah* in plain language refers to mutual support exclusively among Muslims. This notion is mentioned in the 10th verse of Quran 49 (Surah al-Hujurat). Scholars differ in their opinions on how Muslims may implement *ukhuwah*, but some point to the relevance of *sadaqah* in this context. *Sadaqah* is seen as an instrument to initiate help between Muslims and thus strengthen the bond between them (Nor Hazrul 2021). Islamic civil societies around the world may have long recognised these religious and social linkages; therefore, it is not far-fetched to claim that this sector is one of the first to popularise raising *sadaqah* alongside with *zakat* and *waqaf* money from general Muslims population to fund aid projects in troubled Muslim regions.

The article now turns to the Palestinians and their humanitarian situation under Israeli occupation. Palestinians have been central to the Islamic community and there are generally two reasons for this motivation. First, it gravitates around the fact that the majority of Palestinians affected are Muslims. Related to this, two events feed into the Islamic world narrative. First is the 1948 *An-Nakbah*

(or the catastrophe in Arabic), which involved the mass expulsion of 750,000 Palestinians following Israel's declaration of statehood (Al Tahhan 2018). Second is the 1967 war or known within the Arab world as *An-Naksa* (or the setback/defeat in Arabic). The conflict occurred between Israelis and Jordanian, Egyptian and Syrian forces in which the former seized all the remaining Palestinian territories of the West Bank, Gaza Strip and East Jerusalem (Al Tahhan 2018). Through annexing East Jerusalem from 1967 onwards, the Israeli effectively controlled Al-Aqsa Mosque, the third holiest place for Muslims. These historical episodes lead to a sense of collective pain not only amongst Palestinians but also with non-Palestinian Muslims.

The second reason is about the Israeli blockade of the Gaza strip, perceived as inhumane by many Muslims. The military blockade of the 365 square kilometers strip has culminated in 18 years since 2007, which aims to cripple the Hamas government (Haddad 2022). Under these circumstances, Palestinians faces an increasing lack of basic goods for survival. Humanitarian issues compounds during conflict in the region. The scenario inside Gaza for instance turned for the worst after Israel launched a ground invasion in retaliation to Hamas's attack on Southern Israel on 7 October 2023 (Stroehlein 2023). Israel instituted military measures including the destruction of water and food supply chain in Gaza. In this regard, the United Nations reported dangerously low food and water supplies, with fuel shortages causing the failure of critical services such as water desalination plants and communications services (United Nations 2023). These dire conditions inside the strip are commonly advocated by international Islamic non-governmental organisations (NGOs) to raise awareness and promote solidarity with the Palestinians. For Muslim-based civil society, these efforts are the least that can be done for the Palestinians under the scenario of a disunited and less influential Islamic world.

In returning to the discussion on *sadaqah*, it is worth noting that international Islamic NGOs are making efforts to incorporate it into the fundraising and financing of humanitarian needs. MIINGOs are among the key actors involved. Organisations such as Malaysian Consultative Council for Islamic Organisations (MAPIM), Humanitarian Care Malaysia or MyCare and Cakna Palestin are some of these organisations. MAPIM has a dedicated website for fundraising *sadaqah*, called *Tabung Gaza* (Gaza Fund) (MAPIM 2022). The website included statistics on social and infrastructural destruction, as well as videos showing injured children in an undated Israeli military attack. In MyCare fundraising website, donors have the option of contributing money for different projects involving financing damage homes, creating new jobs, mobile clinics, women empowerment and entrepreneurship programmes (MyCare 2025). Cakna Palestin, an organisation based in Kota Bharu, Kelantan, also fundraises *sadaqah* to finance a variety of emergency projects inside Gaza. These include financing food parcels, psychosocial assistance, education, rebuilding damaged

infrastructures, and general humanitarian assistances (Cakna Palestin 2024). Interested parties may select the type of project they are keen to donate for. The minimum amount for donation starts from RM50 for each project. Both religious and emotional appeals are promoted in fundraising to motivate potential donors. For example, the Cakna Palestin online platform included Quran chapter from Surah Al-Hujurat chapter (verse-10) emphasising Muslim believers and the brotherly bond connecting them; thus, the need to help each other.

How can MIINGOs' actions be understood through existing theoretical frameworks? Traditional International Relations (IR) readings often highlight transnationalism to explain the role of NGOs that operate across national boundaries and contribute to a global society. According to Ahmed and Potter (2006), drawing on Fred Halliday, international society can be viewed as “the emergence of non-state linkages of economy, political association, culture and ideology that transcend state boundaries and more or less form a society that transcends borders” (Ahmed and Potter 2006, 13; Halliday 1994). In one way or other, transnationalism offers a helpful framework to define MIINGOs initiatives across the Malaysian borders to Gaza. Post-secular IR literature however introduced a more nuanced perspective by suggesting the role of faith-based organisations (FBOs) that utilises religious symbols, ideas and moral resources in transnational activities. Clarke (2007) defined these aspects as the ‘element of faith’ central to the humanitarian and development efforts of FBOs, while deeply informing their initiatives. Wilson (2014) provided a case study of two Australian Christian organisations, demonstrating how they utilise quotes from the Bible on ‘wayfarers’ to advocate on the wellbeing of vulnerable migrants into Australia.

In many ways, MIINGOs represent a hybrid category that combines features of transnational movements with those of faith-based organisations (FBOs). They transcend borders through their operational networks, yet their activities are distinctly informed by Islamic principles and values. This approach is obvious in two key ways: first, through *sadaqah* fundraising, which is promoted alongside various hadith and Quranic verses to advocate for and support Palestinians; and second, it is the reliance on *sadaqah* in itself to finance humanitarian initiatives for the Palestinians.

It is equally crucial to be aware of the fragile reality under which international Islamic NGOs including MIINGOs are financing their aid. “Fragile state” is commonly used by aid practitioners to describe countries or regions facing humanitarian and development challenges due to protracted or post-conflict situations (Ferooze 2022). The Organisation for Economic Co-operation and Development (OECD 2018) highlighted the whole of Palestine, including Gaza,

as one of 48 fragile states worldwide. Fragile states, which include the Gaza Strip, face unique challenges, such as the constant threat of conflict with Israel and a lack of state funding for public and socioeconomic projects.

Now, over the years, there has been a particular interest in Western secular based aid financing inside the fragile state of Palestine, largely due to the generous contributions made by the West. For example, the United States is the largest contributor to United Nations Relief and Works Agency (UNRWA) in 2023 with USD153.7 million, followed by Germany with EUR19 million (UNRWA 2003a; 2003b). Despite the amount, several studies have been critical of Western donors' practices under the fragile context, namely their interaction with local authorities, rendered autonomy, and conditionality-based aid. Qarmout (2017) analysed aid financing measures taken by Western donors against the standards set by OECD's Fragile State Principles (FSPs). He concluded that Western donors typically direct funds away from the Hamas-led Gazan government, favouring parallel governance through politically vetted NGOs. This practice conflicts with OECD FSPs whilst weakening the public delivery system of the central government, further exacerbating the already fragile state of the government. Challand (2009) examined the impact of Western donors' financing conditionality (short-term aid grants) on the autonomy of local Palestinian NGOs budgeting. He noted that such a model disallows recipients from anticipating additional financing needed in their unpredictable environment. Hanafi and Tabar (2005) indicated that foreign financing is subject to political conditions, which limit the flexibility of local Arab NGOs to only certain types of thematic projects that may not align with local needs (Hanafi and Tabar 2005).

Building on the preceding discussion, a notable gap exists in comparable analyses of religious-based assistance in Gaza. Within the scope of this paper, two specific gaps are identified. First, scholarly interest in exploring and dissecting *sadaqah* as a method of fundraising and financing aid projects remains limited. Second, there is a significant gap in analysing how *sadaqah*-based fundraising and financing practices influence the operational and decision-making processes of Palestinian stakeholders living in fragile conditions. The following section outlines the research methodology and explains how MIINGOs are selected as the sample to examine these gaps.

AIM OF THE STUDY

The primary aim of this article is to explore and dissect *sadaqah* as a method of fundraising and financing aid projects through semi-structured questions. MIINGOs were used as the main subject of investigation. The second objective centres on expanding relevant themes obtained within the sector of financing aid in the fragile situation of Gaza. The discussion analysed aid financing via

sadaqah and its implications to the operations and decision making of MIINGOs affiliates inside Gaza, grass-root NGOs and ministries.

METHOD

This research is qualitatively based. Semi-structured open-ended interviews/questions are utilised to obtain primary data. As outlined in most literature on methodology, semi-structured interviews help collect the qualitative data needed, while allowing respondents to express their actual thoughts on the topic of interest. Open-ended items are used to dissect respondent's knowledge on two-parts. First is to gather respondents' insights about *sadaqah* as a concept utilised to fundraise money. The second aspect aims to understand how any money obtained is being used to finance aid projects. For clarity, fundraising is the process of raising donations by promoting the *sadaqah* narrative for the Palestinians. Financing, on other hand, involves the actual use of the *sadaqah* money to finance aid projects.

SAMPLE

Fieldwork samples were determined through a purposive method. Two sets of conditions underpin this approach. First, only Malaysian Islamic-based organisations working on cross-border humanitarian initiatives in Gaza are selected. Second, identified organisations must exhibit the use of *sadaqah* as an official approach to lobby for donations and finance humanitarian projects based in Gaza.

Seven MIINGOs are identified to have matched the criterions. From these seven MIINGOs, 13 respondents are selected. Respondents from these MIINGOs are chosen based on their knowledge and involvement in raising funds and financing humanitarian projects inside Gaza. The selected individuals hold various positions, including lower, middle, and upper management, as well as leadership roles. Specifically, participants were from Majlis Perundangan Pertubuhan Islam Malaysia (three participants), MyCare (one participant), Aman Palestin (three participants), Islamic Relief Malaysia (one participant), Muslim Care (one participant), Haluan (two participants), and Cakna Palestin (two participants).

Likewise, the researcher gathered secondary data via indirect observation on MIINGOs's initiatives, including the collection of various brochures and attendance at meetings. Specifically, these activities took place between 2017 and 2020, when the researcher was an active member of a Malaysian grassroots organisation. The utilisation of these secondary data sources may expand the

depth of the results, as well as provide a more nuanced perspective. Table 1 shows the respondents questioned in this fieldwork for primary data.

Table 1: Participants interviewed

Code name	Position	Date interviewed
R1	President of MAPIM	15 January 2019 and 7 July 2020
R2	MAPIM Northern Region Coordinator	27 February 2019
R3	Chairman for MAPIM	8 March 2019
R4	Aman Palestin Media Director	7 March 2019
R5	Administrative Assistant - Donorship Unit, Aman Palestin Penang	1 March 2019
R6	Administrative Assistant - Finance Unit, Aman Palestin Penang	1 March 2019
R7	Research and Development Officer, MyCare	6 March 2019
R8	Director of the Strategic Research and Development Division, Muslim Care	8 March 2019
R9	Chief Executive Officer, Islamic Relief Malaysia	26 March 2019
R10	Secretary and Researcher - Palestine Unit, HALUAN	24 March 2019
R11	Head of Bureau - HALUAN	24 March 2019
R12	Head of working committee - Cakna Palestin	19 September 2019
R13	Coordinator, Cakna Palestin	19 September 2019

Analytical Steps

First, different responses by respondents are documented and organised using the manual thematic approach. Second, Braun and Clarke's (2006) thematic method was employed to identify trends in fundraising and financing practices. Finally, themes identified are analysed within the context of the selected fragile states discourse. Themes are analysed against some of the recent literature on aid financing for fragile states.

RESULTS

This section presents three themes synthesised from the respondents' feedback. It is worth emphasising that only themes relevant to fundraising and financing practices are selected.

Fundraising and Financing Themes

Sadaqah can be fundraised via different mediums

The first theme relates to how *sadaqah* can be fundraised through different mediums (R1, R2, R3, R4, R5 and R9). The unstructured nature of *sadaqah* could be one of the reasons. There is no religious instruction specifying the exact amount to be donated, how it should be collected, when it should be collected, or who should receive it. This approach, for example, contrasts *zakat* (another modality for Islamic donorship). *Zakat* can only be raised by an *amil* (zakat collector) or by state-appointed religious officials or a recognised Islamic institution. Some rules require able Muslim donors to spend 2.5% of their total net income annually.

In this context, R1, R2 and R3 indicated it is common for their organisation to fundraise *sadaqah* through donation boxes that are distributed in different places, especially areas owned by Muslims. R1 informed that his organisation's donation box has been placed in Muslim restaurants, mosques, Muslim-owned supermarkets, and airports. R1 added that while *sadaqah* branding facilitates access to these establishments, the overall motive of a particular *sadaqah* fundraiser should be explained. Such motives are usually described on boxes with stickers.

Sadaqah can also be promoted and fundraised at public conferences using leaflets or brochures. In most cases, details in the brochures are worded in terms of the type of aid projects to be initiated. This was the case with MAPIM's "Al-Quds Economy Breathing Empowerment" project, which was launched between 2012 and 2013. A glossy printed brochure advertised the project both in Arabic and English. Readers were encouraged to donate their *sadaqah* to MAPIM's bank account indicated in the brochure. R1 also explained his organisation coordinates the collection of *sadaqah* through MAPIM's online platform "*Tabung Bantuan Kecemasan MAPIM Malaysia*" (MAPIM Emergency Fund) (MAPIM 2022). Being a traditionalist himself, R1 prefers the offline strategy. In his view, there is no real organic communication in the cyber realm that may facilitate persuasive fundraising. But at one point, he acknowledges the ubiquitous nature of online transactions, leading MAPIM to adapt and incorporate this approach into its fundraising strategy. It is worth mentioning that the researcher's fieldwork observations in Penang and Selangor revealed R1's active engagement in offline fundraising methods, particularly in mosques or public locations such as hotels. Arguably a prolific speaker with the capacity to tap into the local psyche, R1 frequently addresses a crowd after prayers or, in other cases, to a gathering of activists and media following the commencement of humanitarian conferences inside hotels.

Two other respondents, R4 and R5, described the general nature of *sadaqah*, which allows their MIINGOs to coordinate the collection of *sadaqah* through the internet. According to R4 and R5, any promising humanitarian projects in Gaza can be advocated through their organisations' Facebook or Twitter pages. Such project promotion will be followed through by a *sadaqah* fundraising plea. R9 explained by capitalising the *sadaqah*'s brand, his organisation organises an online *sadaqah* channel known as the MySadaqah programme (Islamic Relief 2019). To date, the funds, which come from various donors around the world, are used to fund emergencies and ongoing socioeconomic projects. As described by R9, recipients in Gaza have benefited from MySadaqah in the past. An online survey validates that Gaza is targeted by the MySadaqah project (Ferooze 2022).

Fundraising from anonymous *sadaqah* donors

The phenomenon of anonymous *sadaqah* donors is the second thematic pattern that emerged from participants' feedback (R1, R5, R6, R9 and R13). R5, R6, and R13 described how anonymous donors (donors providing anonymous funds) avoid giving out their names or even setting conditions for money donated. There are religious-based explanations for these practices. First, anonymity is essential for this group of donors. It shields one from the pride that comes with donating publicly and being seen to do so. Anonymity protects one's *bona fide* intent, so to speak. However, a clearer description of this motivation is discovered in the chapter of Al-Baqarah in the Islamic Holy Book, (Quran: 271). *Thawab* or transcendental reward in Arabic vocabulary is guaranteed for those who donate secretly. This sacral saying can be influential in shaping the belief system of some donors and thus their decision to remain anonymous.

There are several implications associated with using anonymous money. This money fundraised according to R1, is usually passed on to recipients in Gaza with no strings attached. Adoption of such a method is done since the anonymous *sadaqah* itself is donated by the primary donors without conditions. Recipients, nonetheless, are required to report on the use of the funds. Although this study is also unable to ascertain the exact amount of anonymous money often received by R1's organisation.

R1 stated that his MIINGOs initiate food bank projects and provide general charity for orphans using money from anonymous funding. The same participant recounted a situation in 2004 when a water tank in a church was repaired using money donated anonymously. Though he did not furnish details on each programme mentioned that benefited from anonymous funding. R5 and R6 informed that Aman Palestin's anonymous funds are usually used for emergencies such as the aftermath of the operation Protective Edge. The bitter war in 2014 was fought between the different Palestinian armed groups led by

Hamas against the Israeli military. Thousands of Arab Palestinians perished and there was massive destruction of agricultural land. Anonymous funds were distributed to farmers to mitigate damage to their farming plots.

A Cakna Palestin participant or R13 described how the organisation labelled anonymous *sadaqah* funding as *sedekah umum* (general *sadaqah*). R13 clarified the researcher, that *sedekah umum*'s donors are equally unwilling to impose conditions. Void of any of such, it allows R13's organisation to decide the utility of such *sadaqah* independently. R13 additionally informed the researcher that her organisation allows Palestinian aid coordinators to be given money from the anonymous funds, should an emergency or urgent need arise. However, the caveat is that any approval is dependent on the amount of funds available. On the other hand, R9 informed about an internal *fatwa* (Islamic legal ruling) in his organisation that allows the distribution of *sadaqah* to non-Muslims if it originates from anonymous donors.

The non-conditional aspect of aid financing

The last theme centres on the absence of politically linked conditions. This reality offers local project coordinators (affiliated to MIINGOs) the opportunity to interact with Hamas political leaders running different ministries, including financing their projects. MIINGOs' approach contrasts with that of Western international donors in Gaza. The latter imposes the No-Contact Policy (NCP) against government of Gaza (GOG). The Quartet (European Union, United Nations, United States, and Russia) proposed NCP as a political condition aiming at halting any communication and cooperation with Hamas led government and its affiliated grass-root machinery. Under this rule, aid from Western donors is provided only to the Fatah-based Palestinian Authority (PA) or grass-roots organisations understood to be neutral or less aggressive towards Israel (Qarmout 2017).

R4 exemplifies how Aman Palestin Malaysia granted its Gaza branch manager the autonomy to plan the funding aspect jointly with various ministries. The Gaza branch coordinated the use of funds with the Ministry of Interior, Ministry of Education, Ministry of Agriculture, Ministry of Health and Ministry of Waqaf and Islamic Affairs. R4 also added in 2016, AP helped Gaza repair 17 fire trucks for the Ministry of Interior. This cost APG RM700,0000, but the researcher was not able to ascertain whether this amount mentioned by R4 came from *sadaqah* or perhaps through other sources such as *zakat* or *waqaf*.

Other projects completed are two mosques, one each for an orphanage and an Islamic school. These projects are Masjid Imam Shafei, Masjid Al-Qassam, Malaysia Al-Quran School, and Dar El-Fadeelah Orphanage. Future projects in the pipeline include the reconstruction of Masjid Syeikh Ajlin in Gaza worth

RM4.4 million and a general psychiatric hospital in Gaza worth RM10 million. The latter is a joint project between Aman Palestin Malaysia and the Gaza Ministry of Health.

Likewise, respondents from different MIINGOs seem to have the same thoughts. R10 and R11 stated that no political clause is included in their *sadaqah* funding, which would prevent their Gaza coordinators from communicating with ministerial leadership. This includes Hamas politicians. R11 believes his NGO is willing to work with Fatah, even if the latter might initiate a takeover of the various state institutions.

R12 and R13 expressed the same understanding. Their MIINGOs did not have any specific conditions that could hinder a Gazan local staff from planning their funds with public sector partners. The researcher was specifically clarified that a local coordinator can take the money from either *sadaqah* or *zakat* funds to finance GOG or other groups for public projects. These two respondents claim, in the past, their coordinators have indeed worked with both GOG and Fatah for public projects such as funding mosques and orphanages. Although no specific examples of such projects are furnished during fieldwork on the timeline.

Analytical Discussion within the Context of Fragile States

The previous exercise revealed three themes related to *sadaqah* fundraising and financing, with granular details. What follows next is a two-level analytical activity. The first being to dissect the themes and add additional field observations. The second level expands the information obtained into the domain of aid financing within Gaza, considering it a fragile state.

Fundraising through different mediums

We discovered several ways of fundraising *sadaqah*, including at mosques after prayers, online mediums or websites, donation coin boxes in restaurants or mosques, and fundraising events. An additional information from R1 worth adding here centres on money collected at mosques. He noted that since there is no minimum or maximum amount required from a donor when it comes to performing *sadaqah*, it motivates those who attend prayer services at the mosques (five prayers a day) to donate at different sessions. R1 informed that the frequency of fundraising via donation boxes increases during festive periods like Ramadan and Aidiladha, or when a major catastrophe occurs, such as the Israeli attack on Gaza. R1 mentioned the amount collected from a *sadaqah* box could reach RM7,000 over three months. He also described an incident in which an empty donation box inside a mosque was quickly filled with a few RM50 notes. Likewise, this phenomenon may also be observable in Muslim-

based restaurants. Generally speaking, MIINGOS donation boxes, placed at this location, are either partially filled or fully, with spare coins or small ringgit notes (Malaysian currency). The boxes are never empty, as a matter of fact.

While these donations can be small in scale compared to what the Gaza Palestinians need, money accumulates over time. Once collected and accounted for, any amount available can be crucial, R1 claimed. It enables his MIINGO to fund smaller aid projects in Gaza continuously. R1's organisation is not the only MIINGO that distributes donation boxes in various Malaysian mosques or restaurants. Other NGOs practice this approach too. Overall, this scenario allows MIINGOs as a sector to finance continuous aid projects even on a smaller scale. There is always something to give, no matter how small. Small contributions also often mean financing emergency projects, immediate aid assistance and small-scale socioeconomic or public projects.

During fieldwork, it was discovered that at least two MIINGOs, Aman Palestin and MyCare, collaborated (through their affiliates inside Gaza) with a central Gazan development coordinator, Tajammu (an Arabic term for a conglomerate of NGOs), on agricultural and aquaculture projects. The two NGOs had also previously collaborated with Tajammu to construct religious schools, mosques, and hospitals. The chief executive officer (CEO) of MyCare informed that his organisation invested in an aquaculture project within the vicinity of Gaza Beach a few years ago. The aquaculture farm was destroyed in an Israeli military attack. Given the high cost of reinvesting, the aquaculture fish project was abandoned. MyCare currently funds a few small projects, including a greenhouse project on a 0.5-hectare plot of land. MyCare also financed a watermelon and carrot farm on a 5 to 6-acre land in Beit Hanoun, North of Gaza. Aman Palestin, on the other hand, focuses not only on agriculture but also on social-religious institutions involving religious schools and mosques. The researcher was collectively informed by Aman Palestin and MyCare respondents that collaboration with Tajammu was often done on a sporadic and one-time basis. The availability of funding dictates the financing of these projects.

While small assistance can be crucial, it raises the question about the multiplier effect on development, especially during the stage of relative peace in Gaza. Now, development is key in fragile states, according to some observers. Mansuri and Rao (2012) argued that developmental projects help build resilience against future crises by addressing vulnerabilities and enhancing the capacity of communities to cope with shocks. This can include improving agricultural practices, water management, and disaster preparedness in an unpredictable scenario (Mansuri and Rao 2012). Posner (2004), on the other hand stressed the cruciality of funding development projects in fragile states through local development-oriented NGOs. Taking a seemingly neoliberal stance, Posner (2004) argued that a project undertaken sustainably could provide a multiplier

effect in improving the quality of life, skills, and competence of citizens in fragile states. Acquired benefits, in the long run, prepare citizens for eventual self-governance if stability returns.

Arguably, financing patterns observed amongst some MIINGOs through earlier examples can be attributed to the ability of these organisations to fundraise small donations. This scenario presents three dilemmas. First, while such small *sadaqah* may be fundraised continuously for recipients, money received will be decidedly used to finance emergency needs. Second, any additional money available will be channeled to recipients to finance small-scale socioeconomic or public projects. Third, small-scale projects as such are often initiated on a one-off or sporadic basis.

These financing trends raises difficult questions to be answered. For instance, can projects of the aforementioned scale produce the correct multiplier to development, especially in buttressing Gaza's fragile condition, during relative peace? More importantly, can these projects be sufficient in the face of a worsening situation, or, as Roy (1995) coined it, a 'de-development scenario,' which to her, is a result of Israel's deliberate policy of making Gaza fragile and unlivable since 1967.

Anonymous *sadaqah* donors

The second issue revolves around the concept of anonymous funding by donors. This practice is not limited to the Islamic sector but is also found among other Abrahamic traditions, especially in the Christian and Jewish communities. In Judaism, for example, anonymous giving is considered the highest form of charity – a Jewish philanthropical idea introduced by Moses Maimonides in the 12th century (Gardner 2018).

The key point, though, is about the bottom-line impact it produces in fragile states. Since anonymous funding could arrive with fewer or no specific conditions, it inadvertently promotes autonomy on two levels. At the first level, autonomy may be granted to MIINGOs as the primary agency responsible for gathering and distributing anonymous funding. Without conditions, MIINGOs in Malaysia may independently assess the project to be implemented and financed within Gaza. However, at the second level, autonomy may further be cascaded to local government agencies or Arab NGOs inside Gaza, if anonymous money is channelled directly to them. For example, the Ministry of Awqaf (Waqf) and Religious Affairs, upon receiving anonymous funds, could decide and distribute the money as it sees fit on the ground.

Autonomy is a crucial topic in post-liberal international aid. Chandler (2010) argued for an enhanced autonomy for local agencies and actors. To him, this aspect encourages localised decision and sustainable development. On the

contrary, he argued that external interventions often undermine local autonomy while failing to address the root causes of fragility. Kaplan (2008) rationalised autonomy as a way of fostering local ownership and decision-making process in the developmental efforts of fragile states. The main highlight here is that autonomy decentralises decision-making and empowers aid agencies or the final recipients to be adaptive in solving issues based on their day-to-day conditions.

On the other hand, the notion of autonomy becomes less clear if the paper deviates and considers the likely distinction between Islamic anonymous funding from the North and the South. The argument here is northern-based Islamic NGOs from the West may face rigorous domestic rules. While Islamic NGOs from the Southern Hemisphere, including MIINGOs, experience a less rigid regulatory environment on fundraising and project financing.

Islamic NGOs from the United Kingdom, United States and Australia, for example, face a myriad of regulations regarding fundraising, registration and other aspects of conducting charitable activities. Islamic charities may also be subject to rules related to anti-terrorism laws. Different laws require different levels of transparency, which also increases the chances of a more regulated approach to achieve such an end.

Within the Palestinian context, it is also worth adding that Hamas, which forms the current government in Gaza, is a designated terrorist organisation by Australia (Australian National Security 2025) and the United Kingdom (Foreign, Commonwealth and Development Office and The Rt Hon Lord Cameron 2023). Any form of aiding the former is considered funding a foreign terrorist group, which is punishable under these countries' respective laws.

The above phenomenon raises a few questions. Would strict homeland regulations encourage Northern Islamic NGOs, as opposed to Southern NGOs, to be more restrictive and conditional when it comes to disbursing anonymous funding in Gaza? And if this is so, to what extent does such a phenomenon impact the way Gazan grassroots members and organisations operate and make decisions in their fragile socio-political context? Is there any distortion to the concept of autonomy? These questions, if explored, may produce understanding about potential variances in anonymous Islamic funding itself and the impact it yields on the ground.

The non-conditional aspect of aid financing (political)

The third thematic discussion examines MIINGOs' approach to exercising cooperation inside Gaza. MIINGOs' *sadaqah* giving does not impose constraints, including political ones, that would preclude local coordinators from engaging

and interacting with the Hamas-led GOG, including funding the latter's public initiatives. MIINGOs aid management contrasts with humanitarian organisations from the West. Local organisations in the Gaza Strip funded by Western aid agencies for the most part are strictly prohibited from interacting, cooperating, or financing projects with the GOG under the political guidelines of the NCP. The NCP intends to block any financial support for the Hamas-led GOG due to its aggressive stance towards Israel.

Why does MIINGOs take such a *laissez-faire* policy or perhaps risks in the first place, knowing there are restrictions on the ground against GOG? Now the *ukhuwah-sadaqah* nexus is helpful for our understanding. *Ukhuwah* is a moral compass embedded in the Muslim psyche, where it pushes for mutual support/solidarity between Muslims. One popular option for expressing *ukhuwah* can be in the form of *sadaqah*'s donation, especially to any Muslim sector suffering from adverse circumstances. The interpretation of suffering varies in Islamic *fiqh* (jurisprudence) and may include politically persecuted Muslims. In this specific circumstance, the provision of *sadaqah* as a form of *ukhuwah* expression must be unconditional since it is aimed at projecting oneness with the affected Muslims, including supporting their effort in self-defense. Despite being a political party, Hamas is seen as a legitimate Islamic government representing and defending the Muslims in Gaza and throughout Palestine. In the process of doing so, Hamas, which leads GOG, is seen to bear a high administrative cost from Israel's military operations.

Therefore, taking these different contexts into account, imposing political-based conditions through *sadaqah* to override and weaken the Hamas-led GOG may run counter-logic to the philosophy of *ukhuwah* and *sadaqah* as understood by most Muslims including MIINGOs. Specifically, political conditions could be viewed by MIINGOs as a factor that interferes with the religious and altruistic goals mentioned.

From a contemporary perspective, it is necessary to underscore the growing pressure on aid agencies to interact and support any governing entity in a given fragile state. In 2007, the OECD published its Fragile States Principles or FSPs (OECD 2007). Related principles emphasised working closely with a fragile government, for generally three reasons. First, it improves bilateral communication and provides clarity to aid agencies about the needs of the fragile government itself. Second, any interaction enhances understanding of the country's context and the various obstacles to development. Third, the interaction may promote the use of local knowledge. The United Nations Developmental Programme (UNDP) in its 2016 report also underscored the importance of engaging with fragile governments whilst avoiding parallel aid governance systems (UNDP 2016). The report equally emphasised that

sustainable development and aid distribution should involve and strengthen local governance structures, test new decision-making processes, and foster long-term stability.

From observation, MIINGOs decision allowing its Gazan affiliates to communicate with GOG policymakers facilitates clarity on aid-based information. To some respondents interviewed, GOG, despite its weak governance, possesses information on the different Gaza's geographical areas deemed important for relief efforts. Interaction in this regard allows MIINGOs affiliates from Aman Palestin and MyCare to obtain official data and statistics from different ministries before deciding on the type of aid intervention to be launched. MIINGOs affiliates equally rely on the Tajammu conglomerate to learn about the humanitarian landscape inside Gaza and identify viable projects. Tajammu is steered by a chairperson who plays the role of laying and broaching any cooperation effort between local Gaza NGOs and foreign NGOs. The chairperson's post is usually linked to a local Hamas politician. The former Minister of Social Work, Abu Usama Al-Kurd, was the previous Chairperson for the Tajammu movement. Muslim Imran, a Palestinian and the liaison for the GOG in Malaysia and Indonesia told the researcher that Abu Usama visited the MyCare office in Malaysia several times during his tenure, and conversely, MyCare organised visits to his office in Gaza on a few occasions (Ferooze 2022).

While there is limited data to back up this claim, the research contends that MIINGOs' earlier financial assistance to GOG may have encouraged project ownership and bolstered local capacity to some extent. This is the example when MIINGOs such as Aman Palestin helped to finance the repair of 17 fire trucks for the Ministry of Interior in 2016. The financing decision enabled Gazan technicians to hone their skills in restoring damaged fire trucks, as evidenced years later in 2022. In March of that year, *Middle East Monitor*, an online news portal, linked Malaysia's financial help to the Palestinian Civil Defense's ability to locally outfit its fire trucks for Gazan emergency needs (*Middle East Monitor* 2022).

Despite MIINGOs local partners having the autonomy to finance GOG, thanks to the non-conditional *sadaqah*, transparency on such interaction can be problematic for two reasons. First, no information to indicate whether MIINGOs as the leading organisation conducts impact assessment on their respective local partners' initiatives with Gazan Ministries. Second, reports about the total financing allocations for each ministries inside Gaza are not obtainable from most MIINGOs. Arguably scarcity of related data over time encourages the permeation of rife speculation including legal accusations of fund misappropriation (Muhammad Yusry 2024).

CONCLUSION

This article begins by establishing the research objective of identifying the various practices of *sadaqah* in fundraising and financing Gazan aid projects. The research revealed three themes in fundraising and financing, with many of the characteristics attributable to the unstructured/unregulated nature of *sadaqah*. Firstly, it was found that MIINGOs utilise different mediums for *sadaqah* fundraising. Secondly, *sadaqah* fundraising encourages a group of donors to donate anonymously to MIINGOs. Third, MIINGOs' funding of *sadaqah* is not politically conditioned.

The article further explored these practices within Gaza's fragile context and draws three key lessons. Primarily, the use of various fundraising mediums for *sadaqah* fosters a continuous yet modest flow of aid to Gazan beneficiaries. However, the impact of this steady funding from MIINGOs and its effectiveness in supporting sustainable projects during periods of relative peace in Gaza is debated. Secondly, financing from anonymous donors may provide recipients with a degree of autonomy. This aspect empowers either MIINGO Arab affiliates or other final recipients to make independent decisions within their fragile environment. Thirdly, with no political condition on financing, it provides autonomy for local Gazan partners to interact, cooperate and finance both GOG and GOG-associated organisations such as Tajammu for public projects. A plausibility exists to suggest these practices does impact local stakeholders overall operational and decision-making autonomy.

Two areas for future research are proposed. The first centres on the potential differences between Northern and Southern International Islamic NGOs anonymous *sadaqah* fundraising. One should note the West equally has several Islamic NGOs of their own inside Gaza providing *sadaqah*. To name a few, NGOs such as Sadaqa Welfare Fund (Australia), Muslim Global Relief, Muslim Hands and Muslim Aid (NGOs from United Kingdom) have been fundraising for *sadaqah*; therefore, would have the potential of receiving anonymous funding too. Insights could shed light on the variances in this modality and the potential impact to recipients' autonomy.

The second area is on MIINGO's anonymous *sadaqah* fundraising and financing itself. It can be crucial to know its acceptance, especially by Western government inside Malaysia (the United States, United Kingdom and others) and to learn whether diplomatic lobbying is done to make such fundraising and financing transparent. If this is the case, the following query aims to understand how MIINGOs' stakeholders would perceive the trade-offs between foreign security interests, adherence to *sadaqah* religious principles, and the type of autonomy granted to the Palestinians.

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