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

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ABSTRACT

This paper 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 organizations, the study identifies three key themes, many of the characteristics 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 inside Gaza fragile situation. This paper proposed a plausibility how the practices mentioned influence financing patterns and impact recipients/affiliates operational and decision-making autonomy.

INTRODUCTION

Malaysian International Islamic Non-Governmental Organisations with orientation towards the Palestinian cause (MIINGOS) commonly use sadaqah a religious modality both to 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 (Ali. F, 2019). While sadaqah can be a key component for MIINGOS, local discussions have not narrowed into different practices that may exist throughout utilising sadaqah as a fundraising and financing tool itself. (Idris 2012; M. A.-H. Salleh 2017; Majid 2023). 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. <u>The latter is driven by a utilitarian ideals to giving - through attaching political conditions for political goal</u>s. The researcher interviewed 13 respondents from seven organisations to obtain key data. This research produced three findings. First, the sadaqah modality facilitates 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 paper 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) (ص د ق, which means sincerity and righteousness (Shirbini, 2020). While

Barbara and Dina argued sadaqah means benevolence (Barbara Ibrahim, 2008). 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 eleventh 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, Islamic donors for most part, perform sadaqah with the intention of pleasing God. There are various parts in Al-Quran mentioning 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 Al-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 ten perpetual rewards received by a deceased with one of it being sadaqah done during lifetime (Ashraf 2019).

While contemporary scholars such as Wahbah al-Zuhaili in his commentary under *Tafsir Munir fi al-Aqidah wa Manhaj* (Al-Zuhayli 1998), highlighted two categories of sadaqah - obligatory and optional. Obligatory sadaqah or known as *Sadaqah Wajibah* (al-Mawsu'ah al-fiqhiyyah 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-Mawsu'ah al-fiqhiyyah 1982) involves providing financial assistance to the poor who are in dire need. For him it is advisable to provide sadaqah discreetly as a means of protecting the dignity of the recipient.

The general consensus 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.

Now 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. 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 tenth verse of Qur'an 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 strengthening the bond between them (Salleh, 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, majority of Palestinians affected are Muslims. Related to this, two critical events feed into the Islamic world narrative. First is the 1948 *An–Nakbah* (or the catastrophe in Arabic) which involved mass expulsion of 750,000 Palestinians following Israel's declaration of statehood (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 (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 17 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

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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 October 7, 2023 (Human Rights Watch 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 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 there are efforts by international Islamic NGOs to incorporate it into fundraising and financing humanitarian needs. Malaysia International Islamic Non-Governmental Organisations (MIINGOs) is one of the key actor involved. MIINGOs 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) https://www.tabunggaza.com/. 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, education, agriculture, clean water and entrepreneurship programs. (MyCare 2024). Cakna Palestin, an organisation based in Kota Bahru, Kelantan, also fundraises sadaqah to finance a variety of emergency projects inside Gaza. These include financing food parcels, psychosocial assistances, education, rebuilding damage 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 RM 50.00 for each project. Both religious and emotional appeals are promoted in fundraising to motivate potential donors. For example, the CP online platform included an Al-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 MIINGOs actions can be understood through existing theoretical frameworks ? Traditional International Relations (IR) readings often highlight transnationalism to explain NGOs that operate across national boundaries and contribute to a global society. According to Shamima Ahmed and David M. 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 & Potter, 2006, p. 13; Halliday, 1994). In one way or other - transnationalism offers a helpful framework to define MIINGOs initiatives across the Malaysian borders ton Gaza.

However Post-secular IR literature 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. Clark (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.

A synthesised understanding is adopted by stating how MIINGOs is not only a form of transnational movement but is in itself a type of FBO leveraging Islamic elements to address a cross border issue. 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, 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 these MIINGOs are financing 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 (Ali, 2022). The Organisation for Economic Co-operation and Development (OECD) highlighted the whole of Palestine, including Gaza, as one of 48 fragile states worldwide (OECD, 2018). 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 socio-economic projects. Under these circumstances, the Gazan governments rely on local NGOs to provide important public services and socio-economic assistance during relative peace. Arab civil society inside Gaza in turn relies upon aid financing from various foreign sources - to construct needed projects.

Now over the years, there has been a particular interest in Western aid financing inside Palestine, largely due to the generous contributions made by Western countries. For example, the U.S. is the largest contributor to UNRWA in 2023 with US$153.7 million, followed by Germany with USD 60 million (UNRWA 2023). Despite the amount, a number of studies have been critical of Western

donors' practices under the fragile context – namely their interaction with local authorities, rendered autonomy, and conditionality-based aid. Tamer Qarmout analysed aid financing measures taken by Western donors against the standards set by OECD's Fragile State Principles (FSPs) (Qarmout 2017). He concluded that Western donors typically direct funds away from the Hamas-led Gazan government, favoring 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 examined the impact of Western donors' financing conditionality (short-term aid grants) on the autonomy of local Palestinian NGOs budgeting (Challand 2009). He noted such model disallow recipients to anticipate additional financing needed in their unpredictable environment. Hanafi and Tabar, on the other hand, indicated foreign financing is subject to political conditions, which limits the flexibility of local Arab NGOs to only certain types of thematic projects that may not align with local needs (Tabar 2005).

While secular Western based aid has been explored - a notable gap exists in similar analyses of religious aid, within Gaza. Specifically, there has been limited investigation into how Islamic modalities, such as sadaqah promoted by international Islamic NGOs, are practiced and how they influence the operational and decision-making processes of stakeholders living in fragile situation.

AIM OF THE STUDY

The primary aim of this paper is to explore and dissect sadaqah as a method of fundraising and financing aid projects through semi-structured questions. Malaysian international Islamic NGOs (MIINGOs) were used as the main subject of investigation.

The second objective centres on expanding relevant themes obtained within the sector of financing aid inside Gaza fragile situation. 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 are useful for collecting the qualitative data needed while allowing respondents expressing actual thoughts on the topic of interest. Open-ended items are used to dissect respondent's knowledge on two-parts. First is to understand their view 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 donation by promoting the importance of sadaqah 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 7 MIINGOS thirteen respondents are selected. Respondents from these MIINGOS are chose 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. In specific, participants were from Majlis Perundingan 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 initiatives, including the collection of various brochures and meetings attendance. In specific, these activities occurred between the years 2017 to 2020 when the researcher was an active researcher for a Malaysian grass-root organisation. The utilisation of these secondary data sources may expand the depth of the results, as well as provide a more nuanced perspective. Table 1.1 shows the respondents questioned in this fieldwork for primary data.

Table 1.1: Participants interviewed

Code Name	Position	Date interviewed
R1	President of MAPIM	15 January 2019 & 7 July 2020
R2	MAPIM Northern Region Coordinator	27 February 2019
R3	Chairman for MAPIM	8 March 2019
R4	AP Media Director	7 March 2019
R5	Administrative Assistant - Donorship Unit, AP Penang	1 March 2019
R6	Administrative Assistant - Finance Unit, AP Penang	1 March 2019

R7	Research & Development Officer, MyCare	6 March 2019
R8	Director of Strategic Research and Development Division, Muslim Care	8 March 2019
R9	Chief Executive Officer, Islamic Relief Malaysia (IRM)	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 were employed to identify trends in fundraising and financing practices. Finally, themes identified are analysed within the context of 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 only themes relevant to fundraising and financing practices are selected.

IDENTIFIED FUNDRAISING AND FINANCING THEMES

Sadaqah can be fundraised via different mediums.

The first theme relates to how sadaqah can be fundraised through different mediums (Respondents 1, 2, 3, 4, 5 and 9). 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. There are also rules that require able Muslim donors to spend 2.5% annually from total net income.

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 transaction, 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 communicates with 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 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 (https://islamic-relief.org.my/others/mysedekah/). To date, the funds, which come from various donors around the world, are used to fund emergencies and ongoing socio-economic 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 (Ali 2022).

Fundraising from anonymous Sadaqah Donors

The phenomenon of anonymous sadaqah donors is the second thematic pattern that emerged from participants' feedback (Respondents 1, 5, 6, 9 & 13). R5, R6 and R13 described how anonymous donors (donors providing anonymous fund)

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. A clearer description of this motivation however is discovered in the chapter of Al–Baqarah in the Islamic Holy Book, (Al-Quran - 271). *Thawab* or ('transcendental reward' in Arabic vocabulary) is guaranteed for those who donate secretly. This sacral saying can be influential to the belief system of some donors and thus the choice to be anonymous.

There are some implications when it comes to using anonymous money. This money fundraised according to R1, is usually passed on to recipients in Gaza with no strings attached. Adoption of such method is done since the anonymous sadaqah itself, is donated by the primary donors without conditions. Recipients however are required to report on the fund usage. Though this study also is 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 told of a situation in 2004 when a water tank in a church was repaired with money gained directly from anonymous donors. Though he did not furnish details on each programs 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 arm groups led by Hamas against Israeli military. Thousands of Arab Palestinians perished and there was massive destruction of agricultural land. Anonymous funds were distributed to farmers to mitigate damages to their farming plots.

A Cakna Palestin participant or R13 described how the organisation labelled anonymous sadaqah funding as *Sedekah Umum* (general sadaqah). The researcher was clarified by R13, that Sedekah Umum donors are equally unwilling to impose conditions. Void of any of such, it allows R13's organisation to independently decide the utility of such sadaqah. The researcher was additionally informed by R13 that, her organisation allows Palestinian aid coordinators to be given money from the anonymous funds, should emergency or urgent need arise. Though the caveat is, any approval is dependent on the amount of money 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) 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 [EU], United Nations [UN], US 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 toward Israel (Qarmout 2017).

R4 exemplify 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 RM 700,0000, 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 *masjids* (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 RM 4.4 million and a general psychiatric hospital in Gaza worth RM10 million. The latter is a joint project between APM and the Gaza Ministry of Health.

Likewise, respondents from different MIINGOS seems to have the same thoughts. R10 and R11 stated no political clause are included in their Sadaqah funding which would prevent their Gazan coordinators from communicating with ministerial leadership. This includes Hamas politicians. R11 believe his NGO is willing to work with Fatah, even if the latter might initiate a take-over on the various state institutions.

R12 and R13 expressed the same understanding. Their MIINGO 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. Though no specific examples on the timeline of such projects are furnished during fieldwork.

ANALYTICAL DISCUSSION WITHIN THE CONTEXT OF FRAGILE STATES

The previous exercise revealed three themes about sadaqah fundraising and financing and with granular details. What follows next is a two-level of analytical activity. The first being dissecting the themes and adding additional field observations. The second level expands information obtained into the domain of aid financing within Gaza as 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 centers 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 (5 prayers a day) to donate at different sessions. R1 informed that the frequency of fundraising via donation box increases during festive periods like Ramadan and Aidil-Adha, or when a major catastrophe occurs, such as the Israeli attack on Gaza. R1 mentioned the amount collected from a sadaqah box could reach RM 7000 over three months. He also described an incident in which an empty donation box inside a mosque was quickly filled with a few RM 50 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) notes. The boxes are never empty, simply put.

While these donations can be small in scale compared to what Gazan Palestinian need, money accumulate over time. Once collected and accounted for, any amount available can be crucial, R1 claimed. It enables his MIINGO to continuously fund smaller aid projects in Gaza. 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 socio-economic or public projects.

During fieldwork, it was discovered at least two MIINGOS, Aman Palestin and MyCare, collaborated (through their affiliates inside Gaza) with a major Gazan development coordinator, Tajammu (an Arabic term for a conglomerate of NGOs), on agricultural and aquaculture projects. The two NGOs also previously worked with Tajammu to construct religious schools, mosques and hospitals. The CEO of MyCare informed 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 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 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 approach. The availability of funding dictates the financing of these projects.

While small assistances can be crucial, it raises the question about the multiplier effect to development especially during the stage of relative peace in Gaza. Now development is key in fragile states for some observers. Mansuri and Rao 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 (Rao 2012). Posner on the other hand stressed the cruciality of funding development projects in fragile states through local development-oriented NGOs (Posner, 2004). Taking a seemingly neo-liberal stance, Posner argued that a project done sustainably could provide the multiplier effect in improving the quality of living, skills, and competence of fragile state citizens. Acquired benefits, in the long run, prepare citizens for an 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 use to finance emergency needs. Second, any additional money available - will be channeled to recipients to finance small-scale socio-economic 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 right multiplier to development especially in buttressing Gaza's fragile condition, during relative peace? More

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importantly, can these projects be sufficient in the face of a worsening situation, or, as Sara Roy 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 (Sara Roy, 1995)?

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 however 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 that gathers and distribute anonymous funding. With no conditions, MIINGOs in Malaysia may judge independently on the project to be implemented and financed inside 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 them. For example, the Ministry of Awqaf (Waqaf) & Religious affairs upon receiving anonymous money, could decide and distribute the funds as it sees fit on the ground.

Autonomy is an important discussion in post-liberal international aid. Chandler for instance 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 external interventions often undermine local autonomy whilst failing to address the root causes to fragility (Chandler 2010). Seth rationalised autonomy as a way of fostering local ownership and decision-making process in the developmental efforts of fragile states. (Kaplan 2008). The main highlight here is autonomy decentralises decision-and empowers aid agencies or the final recipients to be adaptive in solving issues based upon their day-to-day condition.

On other hand the notion autonomy becomes less clear if the paper deviates and considers the likely distinction between Islamic anonymous funding from the North and 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 regulations related to anti-terrorism laws. Different laws require different levels of transparency, which also increase the chances of a more regulated approach to achieve such end.

Within the Palestinian context, it is also worth adding Hamas which forms the current Government in Gaza is a designated terrorist organisation by Australia (Australian National Security 2023) and the United Kingdom (GOV.UK 2023). Any form of aiding the former is considered as funding a foreign terrorist group, 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 such phenomenon impacts the way how Gazan grassroots members and organisations operate and make decision 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's 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 most part are strictly prohibited from interacting, cooperating or financing projects with 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 to project 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 seen by MIINGOs as an interfering factor against the religious and altruistic goals mentioned.

From a contemporary angle, it is necessary to underscore a growing stress for aid agencies to interact and support any governing entity in a given fragile state. In 2007, the Organisation for Economic Co-operation and Development (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 improves 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 Program (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 their weak governance, possesses information on the different Gaza's geographical areas deemed important for relief efforts. Interaction in this regard, allow 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 Government of Gaza 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 (Imran, 2020).

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 (Yusry 2024).

CONCLUSION

This paper 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 utilises 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 paper further explored these practices within Gaza's fragile context and draws three key lessons. Mainly, the use of various fundraising mediums for sadaqah promotes a continuous but 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 making independent decision 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 a number of Islamic NGOs of their own inside Gaza providing sadaqah. To name a few, NGOs such *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 etc.) and to learn whether diplomatic lobbying is done to make such fundraising and financing transparent. If this is so, the next query is to understand how MIINGOs' stakeholders would perceive the trade-offs between foreign security interests, the adherence to sadaqah religious principles and the type of autonomy rendered to the Palestinians.

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